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Doreen's News

Be Inspired and Live a Life of Passion

January 2012

HOW TO LIVE 2012 WITH PASSION !

There is no passion to be found playing small, in settling for a life that is less than what you are capable of living.

Nelson Mandela, 11th president of South Africa.

May I suggest that you start by making a list of your assets, not your car, your home, your bank accounts but a list of your friends, your opportunities, the way that you can help others, the good that you do.

Know that by doing the work that you love to do, the money will follow. You will find that you have your home, your car, the money to help others in whatever way your heart leads you. You may receive, as a reward for good things done, perhaps a monetary gift, a thank you from the Universe for the way in which you help others. You are not to expect the reward but it is the Law of the Universe that when you do good for others, you must receive the good in return. It is not necessarily from the same source nor at the same time, however the Law is that it must return.

For me, the reward that I would like to receive is a cruise with a friend who has also never enjoyed a cruise. That friend has made a pact with me to live a life of passion, helping others. This will bring us both back renewed and ready to continue to live our lives with passion.

How do I live my life with passion? It is by doing what I do best. It is by helping my clients to deal in real estate, buying and selling their homes, by investing in real estate. It is by writing this newsletter in a serious attempt to encourage each and every one of you to live your life with passion in whatever way your life unfolds!

Relax, enjoy your life and have fun doing what you love to do !

CALL ANYTIME FOR YOUR MARKET UPDATE ! 416-487-0827

Please tell your friends and family!

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

www.doreenbaran.com

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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 - THIS TIME I NEED YOUR HELP !

Writing Doreen's News is a joy for me.

I am in the process of changing the contents and format and I will value your input.

What do you like that I write about? What subjects are of interest to you? What is missing? What would you like to read about? What would you like to know about? I am sure that many of my readers pick and choose. You may read certain articles and pass by others, and that is okay.

My letter is meant to appeal to a variety of interests and to build relationships. It is written from the heart to inspire you and to help you live a life of passion.

My business is in the midst of change as real estate changes and along with this is the opportunity to change Doreen's News.

If you are receiving your copies by mail and would prefer to have them sent to you by email, please let me know and give me your email address. Many people are doing away with paper copies in order to "save the trees".

I will appreciate your opinions and your input "Because I care".

Please call me or email me with your suggestions at my
direct line 416-487-0827
or email me at doreen@doreenbaran.com

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.”**

By Janet MacDonald Kramer

HOME VALUES CONTINUE TO RISE !

The Media continues to forecast highs and lows expected in the market. Currently they are forecasting a drop in the market. The forecast is sometimes up and sometimes down.

JANICE LISTENED TO THE MEDIA !

(name changed for privacy reasons)

I know this young first time buyer (not my Client) who set out to buy a home 30 months ago. She hesitated because of media reports of house prices dropping. This young first time buyer is now out of the market because of price increases in the Toronto Area, contrary to economic predictions.

There is no way for any one of us to be certain what the future will bring, what the value of the property that you own now or that you buy tomorrow will be at a certain date, how the value will grow.

However, it has now been over 35 years that I have been helping my friends and clients to buy and sell their homes. I have the charts available that show how values increase and decrease over time and time is what counts in real estate.

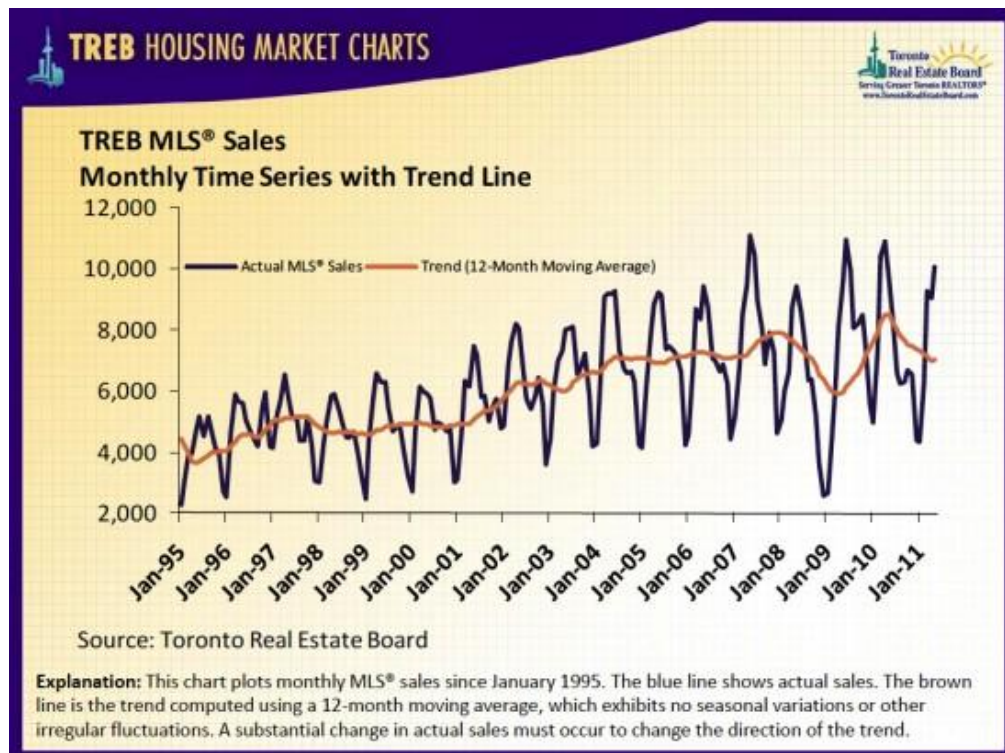
I go back to when my parents sold the family home on Steeles Avenue for \$5,100. The \$100 was for the vacant lot next door which still continues to be vacant. They sold it 60 years ago. The little bungalow next door sold on February 12, 2010 for \$650,000 without the vacant lot!

I am including a chart today that shows the how the values have grown over the past 16 years.

The value of the home you buy today may drop in value at some time. However, if the value does drop, if the bubble does burst, you still have your home and a place to live. The value, according to history, shows that the value of your home will continue to rise over time.

Your best investment is always in real estate. You can live in your home, raise your family in it while the value grows. You cannot live in stocks, bonds or an RRSP!

Your home is also a tax free haven. When you sell your home for a profit in the future, it is not taxed by Revenue Canada providing it is your principle residence.



MY NEW BUSINESS PLAN for 2012 !

WHAT WILL THIS DO FOR YOU?

I care for you and I truly wish you to receive the very best results
from our friendship and association.

My new Business Plan will help me to help you. When you come to me looking for advice in selling your home, in buying a home or investing in real estate, you will find that I do not work alone. I now have two associates who do much of the everyday servicing of your account. This leaves me free to manage our relationship.

My Associates are Laura Gray and Tracy Sheppard who I trust and who have the same values and integrity as myself. They are experienced and trustworthy.

Together, we will provide you with expert help and information to guide you safely to the realization of your dreams.

Do you have special goals or dreams for this coming year, for 2012 ?
If there is anything that we can do to help you,
please don't hesitate to ask for our assistance !

MY ASSOCIATES ARE INVALUABLE TO YOU AND TO ME.

Laura Gray is a well seasoned Realtor with many years of experience in both Residential and Commercial Real Estate. We won't miss a beat with Laura, whether it is Residential, Investment or Commercial Real Estate. Her varied experience continues to amaze and delight me.

Tracy Sheppard, is a Realtor specializing in Condos and, particularly, in the South part of our city. She is young, fresh and caring. Don't be surprised at the results you get with Tracy. She also continues to amaze me with her knowledge and her aptitude.

WHAT WILL I BE DOING ?

I will keep things running smoothly, managing our relationships and making sure that all the challenges involved in your real estate transactions are looked after.



Laura Gray



Tracy Sheppard

683 COLDSTREAM AVENUE



HAVE YOU BEEN WATCHING FOR A MAIN FLOOR MASTER BEDROOM ?

It's on a quiet family crescent at Lawrence & Allen Road near the Yorkdale Mall!

Offering Price \$619,000

This delightful, cared for home has the master bedroom, 4 pc bath & den on the main floor for you and your kids will love the 2 bedrooms, 4 pc bath and kitchenette on the upper level. Also, think of the parties in the 27 ft. recreation room !

Sunny South lot is a generous 46' x 133' Park 3 or 4 cars !

IT'S TRULY A FAMILY HOME !

For your private viewing, call Doreen Baran @ 416-487-0827 or
Laura Gray @ 416-419-8437

Home Staging Tip - A sparkling clean home

My top tip for my clients is that a clean and well maintained space will help you sell your home.

Your home should be spotless for showings. Pay attention to the heavy traffic areas in your home including the kitchen, bathrooms and entrances. Remove marks on walls and ceilings. Windows and appliances should shine. Have baskets for tidying up items to be put away at the last minute for showings. Be sure to make time to take care of fixing small but visible details.

Chipped paint, missing tiles, broken hinges, can be a turnoff for potential buyers. Buyers will wonder whether more important things are not cared for in the house.



Courtesy of Pat McArthur, Professional Home Stager

pat@homedefinition.ca

416.693.0845

YOUR TAX FREE HAVEN

Did you buy your home many years ago? Is it time to move on? Perhaps your home is too large for you now that your kids have grown up and left for homes of their own. You now choose to buy a condo which is much easier to care for or, perhaps, you will move to a retirement home where you can live a life of ease, where you can be on a permanent holiday. Let me show you where you can live in luxury with no snow to shovel, grass to mow or stairs to climb.

The proceeds, the profit from the sale of your home, being a principle residence, will be tax free. The question you may be asking yourself is "will I out live my income ?" I recently found a way that you may be able to have a guaranteed income and still keep your capital intact without the risk of loss. You will keep your capital intact to leave to your loved ones.

Too good to be true? Let me introduce you to the way that this can happen...how you can live a life of luxury and have your income forever, guaranteed. Let's investigate this opportunity and then you decide.

Are you ready to live a life of luxury ? Call Doreen at 416-487-0827



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DOES PRAYER WORK ?

Are you receiving blessings and miracles in your life ?

There are blessings and miracles arriving in the life of each of us!
Be aware and write a daily journal of every one that you receive.

Not getting blessings? JUST ASK GOD FOR THEM !

This is the prayer that I recommend – The Jabez Prayer.

*“Oh, that you would bless me indeed,
and enlarge my territory,
that your hand would be with me
and keep me from evil
that I would not cause pain!”*

I know that this prayer works for me and it works for others.

It has been medically proven that those in hospitals who are prayed for do recover faster from their operations.

I pray the Jabez Prayer daily. I watch for God’s blessings and I am healthy and active.

Does prayer work? I believe that it works for every one of us !

Try it. You’ll be glad you did.

Have you been receiving miracles in your life ?

Are you willing to share a miracle with others who may need encouragement?

I would be grateful if you will just write the story as you remember it and as if you are speaking to a friend and telling your friend about the miracle in your life.

You might even just tell me the story and let me write it for you.

Please call Doreen on my direct line 416-487-0827 or email me at doreenbaran@gmail.com

Visit Doreen at www.doreenbaran.com & email: doreen@doreenbaran.com

THE POWER OF A SMILE – WHAT A LEGACY !

Meri Jefkins went out in a blaze of glory!

Meri Jefkins was the youngest of 11 children who emigrated from Finland before she was born. Meri was my mother's youngest sister and my cherished aunt. I found a picture of her the other day on a motorcycle with my Dad and you could see how pretty she was when she was about 19 years of age. She always was a beautiful woman.

I was Meri's bridesmaid when I was 14 years of age. I will always remember that. Meri found me my first job and gave a wedding shower for me.

When I called my niece, Julie, to tell her of our Aunt Meri's passing, she said "Uncle Bert has been waiting for her for a long time". I could see the two of them dancing at Meri's funeral. They were a devoted couple.

For the past while, Meri had been living in a retirement home owned by Schegel Retirement Homes in Etobicoke, enjoying a life of luxury and the owners put her in a photo shoot to advertise new retirement homes being built by them. Two weeks before passing her son, John, drove her to see the billboards in Burlington with her picture at the age of 96, advertising a new retirement home.

Here she is leaving us at the age of 96, as a model on billboards. She will be remembered by all of us for her wonderful smile. You did us proud, Auntie Meri !

It is indeed a blessing from God when we are given people in our lives that serve as models that we can pattern our own lives after.
Thank you Auntie Meri and thank you Almighty God.



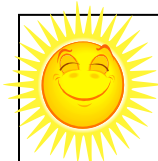
Frustrated?

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 tell your friends and family !

Call Doreen at 416-487-0827

CANADIAN MORTGAGE RATES AT RECORD LOW !

If you are considering buying a home in the next few months, my suggestion is that you call my friend, Tounie, and ask her to qualify you for a mortgage commitment and to hold the rate for 120 days. This will give us time to go shopping for your home with confidence. The rates are really tempting for fixed terms. This means that you are able to buy your home now, taking advantage of mortgage payments that will be the same for whatever term you choose.

These are the latest rates and terms that I was provided with:

2 year fixed: 2.59%
3 year fixed: 2.89% (until April 20, 2012 closing)
4 year fixed: 2.99%
5 year fixed: 3.29%

* these rates are subject to change without any notice.

As always, I advise you to go over the terms and conditions with your mortgage broker, whoever that may be, before accepting any mortgage.

All quotes and information provided by
Tounie Keopraseuth, Manager for Residential Mortgages,
TD Canada Trust, 416-836-9261. Call her and tell her that Doreen says "hello".



Doreen's News



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

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