

World responds to Kearns family's needs

By Ladd Brubaker, Deseret News

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KEARNS — In December, Mandi Shaw faced eviction from her small home and the too-real possibility of having to live out of her Chevy truck along with 19-year-old daughter, Cortney, and the family pets.

Then, **Ron and Connie Baker** — and the world — came to her rescue.

Through media and Internet exposure, people from around Utah, the United States and the world responded to Mandi's story, sending around \$70,000 to her mortgage lender. Still, unless her financial prospects change, she may face homelessness again in three years.

Throughout her life, Shaw has always dealt with disabilities and health issues due to severe birth defects, but somehow managed to get through.

But things began to fall apart after her husband's death in 2010 and by mid-2011 she was months behind on the mortgage and expecting the bank to show up any day to collect the keys.

It gnawed at her. "It's like you have a ball in your stomach and you don't know how to get it out."

As volunteer service missionaries with The Church of Jesus Christ of Latter-day Saints, the Bakers were sent to see how they could help.

In the past, when missionaries from The Church of Jesus Christ of Latter-day Saints knocked on her door, Shaw would tell them she's an atheist, just to get rid of them.

Her daughter was childhood friends with the daughter of the LDS bishop in her area. Since Mandi's husband's death in 2010, the bishop reached out to the Shaws, telling them he would send a financial counselor to help her.

Unannounced, Ron Baker and his wife showed up one day on her doorstep, Mandi remembered, "with their little name tags on."

"The first thing Mandi said is, 'Well, I'm not interested in religion,'" Baker recalled. "And I said, 'Mandi, we're not here about religion, we're here to help you.'"

"We were there to practice religion," he noted.

In his church assignment, Baker, an insurance agent with financial expertise, works with people who are struggling financially. But he noticed something special about Mandi.

"Mandi is very straightforward. She tells us just how she feels — there's no agenda — just pure honesty." She's truly a person "without guile," he said. He took on her cause as a personal crusade.

"My life has always been one where I've seen lots of miracles like this," he said. "These things have kind of followed me around." He decided to work up a YouTube video to illustrate Mandi's plight, then send it to friends, family and business associates.

The video got around 100 hits, and Baker gathered around \$1,500. That helped, but he wanted to help the Shaws a little more — maybe get them about \$5,000, or so.

He started sending emails to media outlets, hoping to get Mandi's story more exposure. For weeks there was no response.

"I spent time fasting and praying about this," Baker said. "My prayer to Heavenly Father was, 'We've done what we can do, now it's up to you.'"

Finally, the Shaws got an interview from this Deseret News reporter just before Christmas. But days passed and they saw nothing published. At best, she expected a small article near the obituaries. It was shortly before New Years, when Mandi finally saw her story.

Awestruck, she stared at a newsstand and saw her picture in full color staring back at her.

"That's all you saw — and I was all you saw," she remembered. "I thought it had to be something big or important to be on the front page."

Thanks to the Internet reach of deseretnews.com, Mandi's story took off. Hundreds of emails poured in to Baker's email account. Calls and money poured into Granite Credit Union.

Websites like huffingtonpost.com and dangerousminds.com picked up the story. It got passed around on Facebook and other social networking sites. Hits to Baker's "Save Mandi's House" YouTube video shot up into the thousands.

"We had people really struggling in their lives who were just really touched who wanted to send something in," Baker said. Nazmun, a Bangladeshi living in London, sent 20 British pounds, about \$32 U.S. By email he wrote, "Dear Mandi and Cortney ... I'm so sorry about the miseries that you two are going through. But, Inshallah, things will get better. Sorry about the small amount. I'm just a student and I don't work. Hope you understand. Love Nazum."

It was something about Mandi's face that moved Mary Weaver of Sandy to donate to Shaw. "I saw that face, and I thought, this is a person that deserves love and support," Weaver said. She's made a \$50 donation each month since December although because of her own chronic health problems, she had to sell own home to a relative, and is now living in the basement. "I try wherever I can to donate," Weaver said. "I'm one me," but if just a few others also help, together they make a difference.

Shortly after Mandi's story was published, a retiree emailed saying he couldn't give much, but he would try to put a little money together to make some of Mandi's \$700 monthly payments. They heard nothing more from the man until early April, when he wrote back. He'd had other things to deal with in his life, he wrote them, adding a \$7,500 donation.

Sometimes, Mandi has to pinch herself to believe that the outpouring of support from around the world really happened. But she looks to the future with a certain steely-eyed realism, perhaps from her life of struggle. When her husband died in 2010, her only choice was to lose her house, or refinance it under the only government mortgage debt relief program that she qualified for, given her meager disability income. In three years, she may again be at risk of losing her home.

Under the refinance program, whatever is still owed of the \$110,000 loan balance must again be refinanced in 2015 or paid in full. The Shaws' lack of income, credit and work history disqualify them from refinancing now — even if the full \$70,000 in donations was applied directly to the balance, Baker said. And if by then they still cannot qualify, Shaw worries about that nest egg being gradually depleted by monthly payments — now \$800 due to higher property taxes.

"I don't want to sound greedy, but we are so close," Shaw said. "If we could have a deed-burning party in my driveway and invite everyone who donated."

As well, her health concerns loom. Her birth defects have included lifelong heart problems. Despite a 2-inch square pacemaker/defibrillator that protrudes just below her left collarbone, her doctor recently clocked her resting heart rate at 115 beats per minute.

But Baker exudes faith. "My experience with the Lord is you've got to be right down to the dead end. I told you miracles follow me around."





Mandi Shaw and Ron Baker stand outside Shaw's home in Kearns on Wednesday, April 18, 2012. (Laura Seitz, Deseret News)



Ron Baker helps Mandi Shaw with her sweater at Shaw's home in Kearns on Wednesday, April 18, 2012.

