

Don's Senior's News

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Boomers Want to Be Boss Before Finally Retiring

It's never too late to pave the path you want for yourself – and many baby boomers are taking this to heart when it comes to working beyond retirement.

In fact, 54% of workers plan to work beyond age 65, according to the recent 13th Annual Transamerica Retirement Survey – but many won't be in their old jobs. An increasing number of boomers are planning to become small-business owners before turning the page to retirement.

Whether it is starting freelance consulting work, opening a specialty business or buying a franchise, taking on a new challenge seems to be on many of boomers' minds.

There are a number of attractive reasons boomers want to become small-business owners, including being one's own boss, making more money, and having a sense of personal accomplishment and pride.

But, while the benefits go on and on, there's a list of things to consider before jumping the gun and starting up a business at this stage of one's life. Experts warn boomers to think long and hard about these key issues before making their stop on the road to retirement:

- **Personal finances.** Finding a balance between saving for retirement and investing in a business can be tricky.
- **Financing your small business.** Positive cash flow is critical for success.
- **Have a plan.** Set goals and follow up with a plan to achieve them.
- **Remember you will retire eventually.** Develop a sound succession plan to ensure the continued success of your business.

Did You Know?

Did you know? Only REALTORS®, not licensees, are fighting right now to preserve the federal Mortgage Interest Deduction on first and second homes.

Did you know? Only REALTORS®, not licensees, fought to create a tax exemption on the first \$500,000 of capital gains from the sale of a principal residence.

Did you know? Only REALTORS®, not licensees, are the only line of defense against government legislation and taxation of your home. Any real estate licensee can help you buy or sell a home, but only a REALTOR® keeps working to protect your investment long after the sale.

Not every real estate licensee is a REALTOR®. As a REALTOR®, I have made a choice to help lead the fight to protect your investment, preserve private property rights, and defend the American Dream of homeownership. The political activity of REALTORS® at all levels of government is saving homeowners thousands of dollars over their lifetime.

Mars and Venus Weigh In on Home Buying

John Gray's "Men are from Mars; women are from Venus" mentality may apply to far more than communication styles, conflict resolution and acts of love. Turns out, there may be differences between the genders when it comes to purchasing a home.

Home builder Mark Patterson took a women-centric design course and made big sales based on what he learned. Patterson told BuilderOnline.com that while men look at the big picture, women see the details.

Men also are concerned with how the house will provide for relaxation and entertainment, while women are more conscious of how they will live and work in the home.

At the same time, what used to be the woman's preserve – the kitchen – is now of interest to men. Increasingly they are weighing in on the kitchen's design and furnishings, partly because they're focused on the resale value of the most salable room in the house.

Interestingly, women approach the home-buying process with more anxiety than men do. More than 40% of women find shopping for a home stressful, compared to approximately 30% of men.

A recent insurer study found that the way each gender views mortgages is also different, with 75% of women saying that an easy-to-understand mortgage plan is important, but only 60% of men agreeing.

Study results indicate that women and men do see the home-buying experience differently, but that both are concerned with the home's livability and resale values.

When it comes to big issues, it's not so much "He says, she says" as "They say."

Senior's Critical News Links

60 Plus Association Launches Program to Stop Tax Hike on Investment Income

60 Plus Association

The 60 Plus Association announced today that it will launch a program to contact seniors across the country in order to raise awareness about the pending tax increase on dividend income. Without Congressional action in the next few weeks, the tax rate on dividend income -- currently set at 15% -- will increase to as high as 43.4% starting on January 1. <http://bit.ly/UboOyt>

AARP lobbies against Medicare changes that could hurt its bottom line

Washington Post

As Washington debates whether to cut federal retirement programs as part of a deal to tackle the nation's debt, one of the most powerful advocates for preserving them could have millions of dollars riding on the outcome. <http://wapo.st/R4Aatv>

The Death of 'Mediscare'

Wall Street Journal

It it pays to deal with attacks head-on rather than run from them, that treating the American people in a mature fashion pays dividends, and that calm, persistent and well-reasoned arguments can overcome demagoguery. <http://on.wsj.com/Wyye9o>

Quick Quiz

Each month I'll give you a new question.

Just email me at donzahnle@gmail.com for the answer.

New Year's trees are popular in which countries?

Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

Are You Wondering How Much Your Home Is Worth?

Do you want to know how the price of your home has changed in today's market? Do you want to know for how much other homes in your neighborhood are selling?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I can help.

Either call 404-939-1309 or [email](mailto:donzahnle@gmail.com) me for a no-obligation, professional evaluation.

I won't pressure you into listing with me or waste your time. [Read about how I feel about pressure!](#) I'll just give you the honest facts about your home and its value.

I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Call me at 404-939-1309 or email me at donzahnle@gmail.com and we will

Worth Reading

Remaining positive: How it's done

By the New York Times News

Service

Thespec.com

Choosing to think positively can be hard to do, but psychologist Irma Johnston describes some simple ways to boost your positivity. When faced with a serious illness, reframe and consider it a challenge. Further, to create positive thought patterns, why not try a long walk or a hot cup of tea? Mind over matter may not be as impossible as it sounds.

More: <http://tinyurl.com/c6rp9bj>

Why opposites attract in fiction but not reality

By Sam McNerney

Big Think

Real life is boring. Apparently, that's why romantic comedies exist. But, while we claim that opposites attract, some scientific studies say that's simply not true. We're attracted to people who are like us ... who are familiar. Yes, some couples tend to dress alike and finish each other's sentences – but it might not be familiarity; it could be biology. It's all about the struggle for survival of the species. As writer, McNerney suggests: "Perhaps opposites attract so much in fiction because the conflict it generates helps us navigate reality."

More: <http://tinyurl.com/cgg798h>

Beau Lotto and Amy O'Toole: Science is for everyone, kids included

Ted.com

For Lotto, science is a lot like play. He used a group of children to show this when he asked them to design an experiment around a big question. In using science to answer big questions, we should be like kids; they do it all the time in play.

More: <http://tinyurl.com/d5wvg2z>

Homeowner Spending to Boost Economy in 2013

After a downturn in spending on home renovations, the renovation bug has once again bitten homeowners across North America. This bodes well for the economy as a whole in 2013.

Residential investment – including construction and remodeling – is expected to add almost three-tenths of a percent to the U.S. gross domestic product (GDP) in 2013. According to the Joint Center for Housing Studies at Harvard University, Americans will likely spend upward of \$134 billion by June 2013, up from \$115 billion recorded in September 2012. The peak of renovation activity across the U.S. occurred in 2007, when it was 8% higher than that predicted for 2013.

However, even more telling is the impact the entire housing sector has on the economy as a whole. Studies indicate a robust housing industry boosts consumer spending – and consumer expenditures constitute two-thirds of the U.S. economy.

In fact, reports suggest that U.S. consumers are beginning to feel positive again. This is reflected in increases not only in remodeling projects, but also in the purchase of investment furniture.

Homeowners are also looking for changes to their homes that will make their lives easier. Busy families may consider adding a deck, but they will likely be looking for low-maintenance decking; some will replace traditional

lawns with easy-to-maintain grasses or ground covers.

Many homeowners have downsized to smaller houses where storage is at a premium, so renovations to improve storage capacity will become increasingly popular. Part of this trend is a move toward multifunctional rooms and renovations that can be considered investments in the future.

While aging at home may not yet be a concern to boomer homeowners, most have seen their parents renovate to enable them to continue to live at home. This type of renovation has a future and will grow significantly in the next few years.

Resolution Woes? Get Inspired Here

Each new year means making a list of the same old resolutions, and never looking at the list again. Perhaps considering traditions in other countries may help inspire you to follow through on some of those oh-so-familiar resolutions.

Do you want to increase face-to-face interactions and get to know your neighbors better? Do what they do in Scotland. Shortly after midnight, neighbors visit each other and pass on well wishes in a tradition called “first footing.” The Scots also celebrate the New Year with Hogmanay, a time of midnight games, food and general merriment.

The Japanese can inspire you to keep your house organized, finances balanced and relationships stable. New year’s traditions in this country include making sure their homes are clean and debts paid. Most important, they forgive old grievances and start fresh in the new year.

In the Netherlands, purging the old and getting ready for the new happens in the streets. People burn old Christmas trees to show they are getting rid of the old.

You could get rid of your old ways too; try keeping your resolutions this year.

Ask the Agent: This Month’s Question

We’re considering an addition. Do we need a property survey?

Planning for your home’s future may mean looking into your property’s past. Before you spend money on renovations, consider getting your property surveyed by a qualified surveyor.

Residential property surveys provide an exact picture of where your house sits on your property and where any changes have been made. They differ from an appraisal, which establishes the value of your property.

Land surveys don’t expire; their long-term benefits outweigh the cost. Plus they prevent problems. It doesn’t make sense, for example, to plan an addition on land that could belong to your neighbor.

If you’re buying a house, lenders may want to see a survey. And, for sellers, having one ready for potential buyers may make selling your home easier.

Remember, these are legally binding documents and very useful if you wind up in court in a land dispute.

Watching Your Weight? Try to Sleep More

Hate diets but want to control your weight? There’s a simple answer. Sleep more.

Recent information published in the Canadian Medical Association Journal claims that weight gain can be attributed to many factors other than eating too many calories and not getting sufficient physical activity, including inadequate sleep.

Lack of proper sleep may also cause

increased production of ghrelin and leptin hormones. Ghrelin stimulates appetite, while leptin signals fullness to the brain.

One study found that people who slept less than eight hours each night had higher levels of ghrelin, lower levels of leptin and higher levels of body fat. It also found that people who nightly slept less also weighed more than those who slept longer.

NEWS YOU CAN USE

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Sudoku instructions: Complete the 9x9 grid so that each row, each column and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

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Recipe: Cucumber Pork

A fresh and tasty dish after holiday excesses!

Serves 4

3 tablespoons vegetable oil
 1 clove garlic, minced
 1/4 teaspoon crushed red pepper flakes, or to taste
 1 teaspoon salt
 2 green onions, white parts cut into 1/4-inch lengths
 3/4-pound pork sirloin cutlets cut into 1/4-inch strips
 16 snow peas
 1 tablespoon sugar
 1 tablespoon cider vinegar
 2 tablespoons beef broth
 1 large cucumber, peeled, seeded and cut into 2-inch strips

Directions

Heat the oil in a skillet or wok over medium-high heat.

Add garlic, red pepper flakes and salt. Cook for 30 seconds, then add green onions, pork and snow peas.

Cook for 5 minutes, while stirring, until the pork is no longer pink. Combine the sugar, vinegar and broth and add to the mixture in the skillet along with the cucumber.

Toss and cook until ingredients are heated through, but don't overcook. Serve over rice.

