

Don's Senior's News

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ObamaCare's New Year's Day Surprise: Deep Cuts to Medicare

by Andrew Mangione, Amac – As if ObamaCare's botched website, coverage cancellations, and higher costs were not bad enough, the Obama Administration has quietly dealt yet another blow – this time striking millions of the nation's most vulnerable seniors. Specifically, the Obama Administration has decided to deeply cut funding for the Medicare program's home health benefit as a way to help pay for ObamaCare.

The Administration made this announcement very quietly, waiting to do so until the very end of the last Friday before Thanksgiving, perhaps thinking that most people would not be looking.

To be sure, the timing of the Administration's quiet announcement did keep it out of sight – for a while. That ended on December 12th, however, when the *Washington Examiner* broke the story in an [article](#) headlined "ObamaCare forcing 14 percent cut in Medicare's home health program." [FOX News](#) and the [Daily Caller](#) have also picked up this story, so full attention is now being paid to this unprecedented cut – and the harm it will do to frail seniors across America.

As the *Examiner's* Richard Pollock wrote, "An estimated 3.5 million poor and ill homebound senior citizens will wake up on New Year's Day to discover ObamaCare has slashed funding for their home health care program." He's right: on January 1st, the Obama Administration will sharply cut Medicare funding for home healthcare services.

Continue reading [here](#)

Why some doctors no longer accept new Medicare Patients

Angie's List

In an online poll of nearly 400 Angie's List members who are on Medicare, one-third say they've contacted a doctor who doesn't accept Medicare or new Medicare patients. As more seniors age into Medicare and doctors face uncertainty with the future of the program, some fear more providers will opt out, limiting patient choice.

<http://bit.ly/18ondBc>

House subcommittee:

Obamacare's \$300 billion Medicare Advantage raid will hurt seniors next year

Obamacare "raided" \$300 billion for Medicare Advantage and seniors will begin feeling the cuts next year, according to an analysis Tuesday by the House Energy and Commerce Health Subcommittee. Obamacare took \$700 billion from Medicare Advantage alone for its own funding, according to the subcommittee. The cuts to Medicare Advantage beneficiaries will "begin to be fully realized in the next year," according to the subcommittee.

"There was a promise made to seniors as well. The promise was that we're going to use your Medicare dollars as a piggy bank to fund the [Affordable](#) Care Act, and in doing that we'll improve Medicare and allow seniors to keep their doctors if they liked. So, do you have an opinion as to whether or not this is another broken promise?" subcommittee vice chairman Rep. Michael Burgess said in a statement.

"Those most hurt by the cuts are low-income seniors in rural areas without other options for supplemental Medicare coverage. Additional scheduled cuts in the future will broaden the damage to Medicare Advantage," said American [Action](#) Forum president Doug Holtz-Eakin.

Twenty-eight percent of Medicare beneficiaries were [enrolled in](#) Medicare Advantage plans in 2013.

Read more [here](#).

Artificial Intelligence Can Improve – Or Replace – Us

What was once the lifeblood of scary Hollywood sci-fi flicks, artificial intelligence (AI) has come a long way in the last 50 years.

AI, explained as machines performing activities that once required human intelligence, is a concept that has been with us since the days of Greek mythology. However, it wasn't until the invention of a programmable digital computer in the 1940s that scientists seriously began exploring the possibility of creating an artificial or electronic brain.

In 1956, AI became a formal field of study at Dartmouth College ushering in the "golden years." Unfortunately, by the mid-1970s, the complications the field of study encountered seemed insurmountable, and research funding all but dried up.

Undaunted, a handful of scientists continued to pursue their vision. While no computer has yet achieved a level of

intelligence equivalent to the human brain, there have been great strides in the last three decades.

Today, AI is all around us, and it doesn't seem the least bit scary. Some computers can learn to read your handwriting and recognize your voice. A phone understands your spoken question and finds your friend; a GPS considers traffic conditions and changes your route.

Paul Saffo, from the research firm Discern Analytics, recently told the *New York Times*: "The most important new computer maker in Silicon Valley isn't a computer maker at all, it's Tesla (Motors)," makers of an electric car. "It's a primitive robot that wraps around you."

Once now-mobile computers understand their environment, they'll lengthen the range of humans – or maybe replace them. Now that's scary.

Quick Quiz

Each month I'll give you a new question.

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

Which 1968 movie was based on the short story collection, *The Sentinel*, by Arthur C. Clarke?

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 arrange a time to get together.

Worth Reading

Great Betrayals

Anna Fels

The New York Times

Betrayals make great stories.

Readers devour memoirs by spurned lovers, burned business partners, and former friends. While betrayers may walk away unscathed, as psychologist Anna Fels notes, the betrayed are left in crisis, feeling their relationship was built on lies and every memory is up for grabs. If you need to understand the impact of betrayal on your life story, this article will help.

More: <http://tinyurl.com/Great-betrayals>

Be Cautious of the Fallacy Fallacy

Julia Galef

bigthink.com

Some things don't match up:

mechanics who drive rundown vehicles; professional writers who send mistake-filled emails.

Sometimes, we focus too much on other people's mistakes and miss our own errors. Julia Galef, president of the Center for Applied Rationality, warns readers that a fallacy in an argument doesn't mean the argument should be ignored.

Works for your fallacies, too.

More: <http://tinyurl.com/The-fallacy-fallacy>

A Better Way to Deal With Control Issues

Deepak Chopra

LinkedIn

Everyone is happy when they feel in control, says Deepak Chopra. Your body's normal state is homeostasis – stable but poised for action. So, too, is your mind. By maintaining this state, you maintain control. Stress and frustration can intrude on this state of homeostasis. Don't fight: Address and deal with the intrusions.

More: <http://tinyurl.com/Feel-in-control>

North America's Luxury Home Market Is Booming

As the economy recovers, luxury properties are very much in demand, particularly in large urban areas. Homes or vacation properties worth \$1 million or more are selling quickly, often at or just below asking prices. And they're taking the housing markets in many areas along with them.

It's been a long haul. While in the largest North American cities the luxury market never totally disappeared, during the worst of the recession many buyers were holding on to their properties. The result has been a shortage of inventory, which is pushing prices up. As of mid-October, the S&P/Case-Schiller home price index showed major growth in the average sales price of homes across the U.S.

Foreign investors have also been spurring on the market for luxury properties, as Asian buyers, in particular, look to North America to invest: Many are putting their money into the real estate market.

As noted, luxury buyers usually look to large urban areas to purchase homes, while those looking for a getaway often look north to cottage country, or south to warmer climes. Areas located near big cities offer the best of two worlds: These neighborhoods provide easy access to transit and highways for commuters and nearby shopping, restaurants, and entertainment venues, as well as good schools, safe communities, park-like settings, and elegant homes.

According to recent research, upscale purchasers still believe home ownership is a great investment. So luxury homebuyers are prepared to spend time, money, and energy on a house that reflects who they are.

While size matters, it is increasingly less important than upgrades and amenities such as larger lots, pools, and high-end landscaping. Outdoor living rooms, chef's kitchens, spa bathrooms, and spacious garages are also important. As owners renovate and re-build, the economy receives a boost. Small wonder the luxury market has a stimulating effect on real estate markets and the economy in general.

Beat Back Pain: Think Ergonomically

Those of us who suffer from back pain don't suffer alone. Up to 90 percent of the North American population has experienced an incident of back pain at some point in their lives, thanks mainly to sedentary work styles. In some, it is chronic, affecting lives and jobs. Moreover, today's mobile employees – who work in untraditional spaces – are still very much at risk

Although they are not tied to offices, many mobile workers are likely to choose a table and a comfortable chair, or even worse, their laps. Their postures are ergonomic nightmares and likely to cause them back pain. To counter this, experts suggest:

- Get up from your computer and move around.
- Don't slouch. Keep your feet flat on the floor, your back straight, and your chair adjusted to the proper height.
- Be sure you choose a comfortable office-type chair.
- Sleep doesn't just relax you, it relaxes your back muscles. Invest in a good pillow and a supportive mattress.
- Your feet affect alignment, so support them; buy well-fitting, comfortable footwear.

Examiner Editorial: AARP should apologize for Obamacare

Washington Examiner

It is clear that President Obama inflicted massive damage on his personal credibility among most Americans with his three false promises on Obamacare: you can keep your health insurance plan if you like it, you can keep your doctor if you want to, and you will save \$2,500

a year. Only about a third of respondents to the latest NBC/Wall Street Journal survey give him "high marks for being honest and straightforward." As Democratic pollster Fred Yang explained: "Make no mistake, the president has been weighed down by one issue: his health care law."

Ask the Agent: This Month's Question

Should I buy an older home or a newer one?

Deciding the best route to go – old versus new – isn't an exact science, but here are some pros and cons.

Old homes

Older homes have stood for decades and were often built by expert craftsmen. Because of this, they may have considerable character – beautiful moldings and fireplaces – and all the charm of a bygone era. If that's what you're looking for, your best bet is a home that's aged to perfection. However, character can also mean smaller closets, costly repair and maintenance.

Newer homes

Getting the newest and latest can have its advantages, too. For example, newer homes are usually more energy efficient, conform to current building code standards and are larger. But newer homes also need time to settle, which can lead to unanticipated cracks in foundations, walls and door frames.

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

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Recipe: Simple Fish Burritos

Serves 4

- 4 fillets tilapia or other firm white fish
- 1 tablespoon vegetable oil
- 1 onion, chopped
- ½ teaspoon chili powder, optional
- 1 cup sour cream
- Salt to taste
- 8 tortillas
- 1 cup grated mild cheddar cheese

Directions:

Preheat oven to 350 degrees. In a saucepan, cover fish with water and bring to a boil. Lower heat and simmer for 5 minutes, or until cooked through. Strain the fish and transfer to a bowl. Flake and set aside.

Heat oil in a frying pan and sauté onion and chili powder for 5 minutes. Add to the fish with the sour cream. Gently mix and add salt to taste.

Place two tablespoons of the mixture along the center of a tortilla and roll. Place filled tortillas in a baking dish. Scatter grated cheese on top, cover with foil, and bake for 30 minutes.

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