

Don's Senior's News

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Forget Rushing: Make Time to Slow...Down...in 2016

The year has just begun, and your 2016 calendar is already booked. Each weekend is packed. Every day is filled. It's another year of rush, rush and do, do. Daily, we hit the ground running. We travel at breakneck speed through a dizzying list of appointments and commuting. We're always checking our devices; sometimes without even taking in what we read. This can't be healthy. Why are we in such a hurry? Let's...slow...down.

Just as we recognize the frenzied lifestyle we've created for ourselves, we also recognize the need for a few slowdowns. These may be drastic changes or simple daily pleasures. If you're looking for a few ways to slow down, try the following, courtesy of Houzz.com:

- **Adjust your commute.** Ride your bike, work from home, take the train and read, listen to an audiobook in your car. Make a change that reduces commuting stress. Perhaps even consider changing jobs to be closer to home.
- **Allow children unstructured time.** Don't schedule activity every moment of the week. Have available art supplies, building blocks, and the great outdoors; let kids find their own things to do.
- **Take time for a hobby.** One evening a week, remove all your screens. Instead of watching sitcoms or checking social media, spend time on something you are passionate about.
- **Get bored.** Now and then, be okay with a few moments when nothing happens. Simply sit. Take in your surroundings. Watch the clouds. Watch people. Resist the urge to constantly DO and just BE.

Do you want a better way to search listings online?

Now you can search **Metro Atlanta Listings in Real Time using the same Tools I use.**

Are you tired of finding the perfect property in Trulia or Zillow only to learn the property has been under contract for a week?

Why waste your time with the aggregator sites when I can set you up with an account that will allow you to search in real time for properties with the same tools that agents use? Imagine, no more stale and out of date data like you are getting now.

[Email](#) me today with the message, "set me up with a Listing Book account." It is FREE and takes me only minutes to set it up for you.

Buyer Beware: There Are Downsides to Buying an FSBO

Purchasing a property for sale by owner (FSBO) may make sense to many; because the seller doesn't pay real estate agent commissions, the price should be lower. However, buyer beware.

There are downsides to purchasing an FSBO. According to research conducted by the National Association of Realtors®, fewer than 10 percent of FSBOs are actually sold.

Why? There are any number of reasons, ranging from sellers not knowing how to price the property to potential problems with the condition of the house.

For example, without the advice of a real estate agent, the seller could overprice the home. So when your lender has the property appraised (which you will pay for), you may find that the appraisal comes in lower than the seller's asking price. And because the lender is only prepared to lend against this appraisal value, not against the price the seller is asking, you may come up short.

A home inspection is always advisable, but with an FSBO, it's essential. Even with an inspection, the seller may refuse to fix the items identified in the inspection and the deal may fall through.

In purchasing an FSBO, you will need your own real estate agent to represent *your* interests—even if you pay his or her commission yourself.

Your buyer's agent will evaluate the property in the light of current local market conditions, negotiate on your behalf, ensure that the transaction closes seamlessly, and more.

Your home is the purchase of a lifetime; if it's an FSBO, make sure it's done right.

Builders Tweaking Retirement Communities for Boomers

More baby boomers are reaching retirement age and, as one might expect, they're not content to settle for their parents' retirement; boomers are instead looking for retirement communities that will cater to their active lifestyles and foster their sense of community.

Developers are noticing this shift and tweaking their communities to better suit the needs of boomers, who now number some 75 million individuals—currently representing one-quarter of the U.S. population and exceeded only by millennials.

Retiring boomers are specifically looking for communities near city centers, in part because many are still choosing to work in some capacity after retiring—not for them the bucolic retirement communities miles from town that were so admired by their parents' generation.

Quick Quiz

Each month I'll give you a new question.

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

What do they wear in Italy on New Year's Day to bring luck?

Thanks for All Your Referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

Personal fitness has emerged as another top priority for today's seniors, with more of them opting for indoor group fitness classes and hiking rather than more leisurely activities like golf—their parents' game.

Group fitness classes might be popular because the need for community is important to this demographic, especially for those who live alone.

In fact, some baby boomers are creating their own retirement communities with an emphasis on mutual sharing and caring. Resident-created retirement solutions can take on many forms—from shared homes to co-housing communities, where people settle in one neighborhood and agree to care and watch out for each other. With these new possibilities, baby boomers will have choices that fit their specific needs and lifestyles.

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? Stop looking at Zestimates and find out what your home is *really* worth.

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

Email me for [email](#) 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.

Email me at donzahnle@gmail.com with "send me a Home Value Analysis" in the Subject line. I also need the property address. I'll get the report out to you in 24 hours.

Worth Reading

The Genius of Learning

Lauren R. Weinstein

Nautilus

Physics is often expressed in equations and graphs. Or—as Weinstein demonstrates here—cartoons. Weinstein introduces us to physicist Danielle Bassett, who builds various brain models via MRI technology to help us understand how we think. There's the rigid model and the social networking brain. There's even a popular person brain. Whether you're right- or left-brained, these drawings will make you smile while you learn. **More:** <http://tinyurl.com/January-Genius>

How to Become a Genius

Stephanie Vozza

Fast Company

Go for a run after you play a video game. Both activities could make you smarter—and in some cases, reverse the negative effects of aging on the brain. Vozza points out that most people's IQs peak when they're in their early 20s. But don't be discouraged. Intelligence—meaning the ability to acquire and apply knowledge, solve problems, and be creative—can increase at virtually any age. **More:** <http://tinyurl.com/January-Genius2>

Stop Googling. Let's Talk.

Sherry Turkle

The New York Times

You don't have to be a genius to realize what technology is doing to interpersonal relationships. In this article drawn from her latest book, Turkle details the consequences of our increasing reluctance to converse face to face: We're losing our empathy. Many of us (including young device users) understand this. We just don't know what to do about it. **More:**

<http://tinyurl.com/January-Genius3>

TRID Designed to Ease the Mortgage Process

Landmark legislation that overhauled the documentation that mortgage consumers receive throughout the finance process and at the closing table was implemented on October 3, 2015.

The TILA-RESPA Integrated Disclosure (TRID) rules were designed by the Consumer Financial Protection Bureau (CFPB) to make the mortgage process easier for consumers.

The last significant change to this documentation occurred in 2010, as real estate and mortgage industries were swimming in the wake of the real estate and economic meltdown that had started several years prior. Since then, the CFPB, as directed by Congress, has further revised mortgage-related documentation.

Homeowners who previously financed homes will likely notice the difference with TRID. Those who are doing it for the first time will hopefully find the documentation clear and easy to understand.

When you apply for a mortgage or shortly thereafter, you will now receive what is called the Loan Estimate, which replaces two previous documents. This will clearly list all costs—be it fees or other expenses—for you.

Another part of this implementation that has changed the process will take place at closing. Prior to this new set of regulations, closing documents were able to be prepared and finalized literally minutes before closing. Now all finalized documents need to be prepared

at least three business days before closing. Whether it is a home purchase or a refinance, the borrower now has adequate time to review all the details with whomever they need to, be it their mortgage professional, attorney, etc.

This is likely a relief for many borrowers, who may have found this last stretch of the process stressful and confusing, and who may have felt there wasn't sufficient time to read and understand the documents they were signing.

Now that they have the time to consider, the expectation is that the closing process will proceed more smoothly than it did in the past.

Could Driverless Cars Be Too Safe?

Many people feel uncomfortable about Google and other manufacturers' driverless cars. But it seems the biggest safety issue isn't the self-driving cars themselves, it's the humans driving other cars.

A recent *New York Times* article gave the example of a Google self-driving car, which slowed down to allow a pedestrian to cross the street. It was then rear-ended by a vehicle driven by—you guessed it—a person.

According to the article, of 16 crashes Google cars have been involved in since 2009, only one was attributed to the driverless vehicle itself. The rest were caused by human drivers.

As *NYT* writers Matt Richtel and Conor Dougherty point out: "Researchers in the fledgling field of autonomous vehicles say that one of the biggest challenges facing automated cars is blending them into a world in which humans don't behave by the book."

They quote Donald Norman, director of the Design Lab at the University of California, San Diego: "The real problem is that the car is too safe."

This Month's Smile: Future Imperfect

Without a crystal ball or flying auto, it can be hard to foresee the future. In honor of 2016 (and thanks to *Scientific American* and Ahajokes.com), here are a few tech predictions that prove just that.

I think there is a world market for maybe five computers – Thomas Watson, chairman of IBM, 1943

Computers in the future may weigh no more than 1.5 tons – *Popular Mechanics*, 1949

Apple is a chaotic mess without a strategic vision and certainly no future – *Time*, 1996

But what...is it good for? – Engineer at IBM commenting on the microchip, 1968

There is no reason anyone would want a computer in their home – Ken Olson, president, chairman, and founder of Digital Equipment Corp., 1977

Ask the Agent: This Month's Question

What are consumers looking for in a home today?

Potential buyers, particularly millennials (ages 18 to 34), are looking for more these days. If you want to sell quickly at top price, consider the following: If you're going to buy new appliances, consider those with the Energy Star designation; these can use between 10 and 50 percent less energy and make life easier as well.

According to a recent article in *RISMedia*, "white ice" and "slate" finishes are cropping up as popular alternatives to stainless steel appliances. Also popular are "smart" appliances—some refrigerators, for example, have apps that help track expiration dates and even access meal plans.

Cosmetically speaking, feature walls in bright colors are popular now, and this is an inexpensive fix. Many buyers are looking for remodeled garages; these and bonus rooms or FROGs (finished room over garage) may not make the sale, but they could mean you'll get a higher price.

To search for listings online click [here](#)

www.DonZahnle.com

				1		7		3
	1		7		5		4	
5			4			8		
7			1		8	6		
2				6				7
		1	5		4			2
		7			2			4
	2		9		7		3	
4		3		5				

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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Thanks for reading! If you would like to tell me what you think about this newsletter, or if you're thinking of buying or selling real estate, please get in touch.

Recipe: Mexican Beef and Rice Casserole

Serves 4

1 tablespoon vegetable oil
 3 cloves garlic, minced
 1 red onion, peeled and thinly sliced
 2 tablespoons Mexican seasoning blend
 1 pound lean ground beef
 1 15-ounce can diced tomatoes
 4 cups baby spinach, roughly chopped
 1¼ cups canned black beans
 2 cups cooked white rice
 ½ cup water
 1¼ cups shredded melting cheese
 1 bunch cilantro, sliced

Preheat oven to 450 degrees. Heat oil in a large pan. Add garlic, onion, and spices. Stir until combined and softened. Add meat. Break it up with a spoon until cooked through and lightly browned. Add tomatoes, spinach, beans, and water.

Cook for 4-5 minutes. Remove from heat and stir into rice. Add ¼ of the cheese. Add cilantro, reserving some for the garnish. Season to taste and transfer to a baking dish. Top with remaining cheese. Place in oven. Bake 15 minutes or until cheese is browned and bubbly. Garnish with remaining cilantro.

