

Don's Senior's News

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Turning Back Time: The New/Old Future of Play

It's a fact: more kids are now opting for screens over playgrounds. According to KaBOOM!, a nonprofit organization that helps distressed communities build playgrounds, eight- to ten-year-olds spend an average of five-and-a-half hours a day in front of screens. It seems North American children are just not getting the kind of active play their grandparents enjoyed.

To combat this problem, child-focused organizations across North America are funding projects designed to encourage "real" play.

KaBOOM!, for example, is funding fifty projects designed to make urban outdoor spaces more interesting places to play. Take the Cooperative Community of New West Jackson in Jackson, Mississippi. As noted in a recent article by CityLab, the community has been funded by KaBOOM! to turn urban sidewalks into "walk-and-play mazes."

In Toronto, Canada, the nonprofit Lawson Foundation recently announced \$2.7 million in grants to fourteen projects across Canada as part of an "outdoor play strategy." In doing so, the organization (which is committed to the well-being of children) endorsed opinions by a growing number of North American experts that children are losing out by playing in "too safe" environments. According to a recent article in *The Globe and Mail*, many of the Lawson Foundation's funded projects will focus on "reintroducing risky play."

"Risk isn't a bad thing," says Dr. Mark Tremblay, director of the Healthy Active Living and Obesity Research Group at the Children's Hospital of Eastern Ontario, Canada. "In fact, from a child-development perspective, it is absolutely essential for them to reach their potential."

Did You Know?

Did You Know?

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.

Did you know? Only REALTORS®, not licensees, are bound by a Code of Ethics? All licensees are not!

Did you know? Only REALTORS®, not licensees, are the only line of defense against government legislation and taxation of your home.

Be careful when you select an agent because 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. Protect your investment. Always use a REALTOR® when you buy or sell.

Should You Consider Investing in Real Estate?

Real estate is becoming an investment of choice, and many investors are either abandoning the more traditional vehicles such as stocks and bonds or using real estate to diversify their portfolios.

A recent RISMedia article pointed to a survey recently undertaken by *Better Homes and Gardens* Real Estate, which found that "(n)early all (96%) of U.S. investors surveyed who have invested in real estate believe their decision has helped them achieve some form of financial success."

The interest in investing in real estate may be driven by our largest demographic—the millennials, who, according to the survey, show a greater interest in making a real estate investment than do boomers. Millennials in particular are more interested in personal real estate purchases (homes) than in buying commercial properties; the survey noted that "79% of investor respondents feel it is important to invest in a property that they could use for themselves or a family member at some point."

There are various ways even a small investor can participate in real estate investments, such as a self-directed or real estate IRA. However, many fear they aren't sufficiently knowledgeable about real estate investing. As the RISMedia article points out: "Unlike many other investments that can be made with the click of a button, real estate investments are often complex and require careful consideration."

To ensure that your investment will be a good one, it's important to consult with a financial professional who is familiar with real estate investing, as well as an investment-savvy real estate agent.

Life Is Good: So Why Are We Rocking the Boat?

Why, when everything is going so well, do we rock the boat?

In a recent article on greatist.com, writer and life coach Susie Moore reports, "Self-sabotage is most common when life is at its best."

It sounds odd, but some people simply can't abide success. When they achieve it, they don't believe they deserve it, and they subconsciously frighten themselves into failure. Others feel guilty for leaving less successful friends behind—or they believe success is a burden and sabotage themselves so it doesn't happen again.

In her article, Moore highlights the work of author Gay Hendricks, who writes, "Conquer your fears and take life to the next level!" in his book *The Big Leap*. Hendricks calls it "the upper limit problem," and asserts that everyone suffers at least a little from the conviction

they've gone as far as they should or could go—their upper limit—and as a result, they give themselves a subconscious reason to build defeat into their next efforts.

Says Hendricks, "...the more successful you get, the more urgent it becomes to identify and overcome your upper limit problem." He insists that each of us must combat our upper-limit problem to achieve our full potential.

How? Face those fears. As Moore herself found, "Knowledge of these fundamental fears allows us to help release their power over us." She adds, "Transcending your upper limits is possible. You can choose an upward spiral. Your very own big leap awaits."

So choose the upward spiral ... and don't rock the boat!

Quick Quiz

Each month I'll give you a new question.

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

What pop group stars singer Fergie, and is named after a vegetable?

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.

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](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.

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

How Can I Overcome My Fear of Failure?

By *Evan Asano*
Lifehacker.com

If you started 2017 with a long list of resolutions, you may be terrified of failing at them. Relax. Some of the most successful people have fears. But true failure happens when we don't improve. Asano offers practical advice to overcome fear of failure. Understand why your fears scare you. Set small goals. Most important, seek to challenge yourself in all areas of your life.

More: <http://tinyurl.com/Fears-Jan-1>

I'm a Doctor. If I Drop Food on the Kitchen Floor, I Still Eat It.

By *Aaron E. Carroll*
The New York Times

Cleaning the floor with a sponge is a waste; the sponge is likely dirtier than the floor. Pediatrics professor Aaron E. Carroll explains why he's stopped obeying the five-second rule (don't eat it if it's been on the floor for longer than five seconds.) There are spots around your home that are far dirtier, he says. Things get dirty, he writes, because people forget about them. Read this. Clean that sponge. But know that most of us are pretty much immune to germs by now. **More:**

<http://tinyurl.com/Dirt-Jan-2>

The Top Idea in Your Mind

By *Paul Graham*
paulgraham.com

Spend more time in the shower to determine what matters to you. That's often where people think about their top-of-mind topics. Graham, a programmer, writer, and investor, notes that what we think about most is often not what should be occupying our thoughts. Graham advises people to avoid thinking about money and disputes, which are the worst distractors—in or out of the shower. **More:**

<http://tinyurl.com/Distractors-Jan-3>

Location, Location ... the Good, Bad and Ugly

We all know that living near a good school increases the value of your home. But who knew a neighboring cemetery can adversely affect your property value? Or that proximity to a hospital isn't a good thing?

In fact, we now know—or should know—that nothing is more important when selling your home than your neighborhood. So if you're buying, think ahead; purchase your dream home in the wrong location and you may be buying into a nightmare. Here are some location no-nos:

- Realtor.com research has found that living near a cemetery will lower your property value by 12.3% and having a hospital nearby means when you sell you can expect an impact on your

sale price of 3.2%. Also note: make sure you move near a “good” school; a “bad” school will reduce your home's value by 22.2%.

- An article in the *Journal of Transport Economics and Policy* indicates that having an airport nearby can discount the value of your home. The greater the noise level, the greater the negative impact.

Among the amenities to look for in your neighborhood-to-be:

- Proximity to transit. According to a Transit-Oriented Development in America survey, 55% of Americans would pay more to live near good transit options. The study, conducted by

consultant HNTB Corporation, found that 57% of respondents liked not having to depend on cars to “work, live, and play.”

- A neighborhood on its way up—not down. In transitional neighborhoods, you get a lot of value for your home-buying buck. Your real estate agent is the best source of information and will also know if there are any planned roads or developments that may impact the neighborhood—positively or negatively.
- Water, parks, and green spaces. A nearby waterfront can add up to 25% to the value of your home. A fabulous view is also a moneymaker when it comes time to sell.

We Are What We Eat—and What We Read

Thanks to the adage, we know we are what we eat. But are we also what we read?

Maybe so. In a time when we often get our news in short sound bites and headlines via Facebook and Twitter, many are worried we're filling our minds with junk that dumbs us down and weakens our ability to think and speak critically.

A recent study, published by the *International Journal of Business Administration*, reports that what college students read—and how frequently they read it—affects the level of their own writing. Those who read literary fiction, nonfiction, and academic publications wrote at a higher level of sophistication than their peers who read genre fiction, like mystery novels. And by gorging on websites such as BuzzFeed and Reddit, we may be reducing our writing to the literary equivalent of fast food.

Instead, be conscious of the content you ingest; limit the consumption of Facebook and Tumblr and dedicate time each week to reading real literature.

Also, read carefully. The brain tends to want to skim. Focus on the meaning of what you're reading. Let's face it: none of us wants to be fast food—or write like it.

Hack for a Happy Life

Seems the secret to happiness can be categorized as follows: A-E-I-O-U.

According to an article in Quartz.com, two authors and teachers in a Stanford University design class have discovered a happiness hack.

They suggest you identify previous experiences that made you happy and examine them with the A-E-I-O-U method. Then write them down. For example:

Activities: What were you doing?

Environment: Where were you and how did you feel?

Interactions: Why were you interacting?

Objects: What tech device, if any, was involved?

Users: Who else was present?

By creating a journal of happy experiences, you'll see patterns and can then structure your happy life.

Ask the Agent: This Month's Question

I'm a renter; should I consider buying?

There are good reasons why homes are investments worth considering. And it's not just about the mystique of home ownership. For example:

As a renter, you have nothing to show for the years you've paid someone else for housing. As a homeowner, you gain equity and build up assets that will benefit you in the future.

Upgrading a home is different from improving a rental property. When you leave your rented apartment, you leave your improvements behind. If you sell your home, and you've made value-added improvements, you'll likely see those changes reflected in the value (and selling price) of your home.

Finally, home ownership can give you security; no one can raise your rent. Only you can decide if buying is right for you, but it may help to discuss your situation with a real estate agent to answer questions you may have.

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	3	4	9	7	5			
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			8			3		
7			1	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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Moroccan Fish Bake

Serves 4

1 tablespoon coarse salt
 4 garlic cloves, crushed
 1 tablespoon paprika
 2 teaspoons cumin
 1 lemon, juiced
 ½ cup olive oil
 2 lbs. 4 oz. boneless, skinless haddock fillets cut into large chunks
 1 onion, coarsely chopped
 ½ cup fresh parsley
 2 garlic cloves
 1 14-oz. can chopped tomatoes
 4 carrots halved and sliced
 ¼ teaspoon cayenne (optional)
 ½ teaspoon cumin
 Pinch of sugar
 Salt and pepper

Combine first six ingredients in a shallow baking dish that will hold all the fish in one layer. Add fish and toss to coat. Cover. Refrigerate for at least 30 min. Preheat oven to 350 degrees. Pulse onion, parsley, and garlic in a food processor until minced. Cook over medium heat until soft. Add cumin, cayenne, carrots, tomatoes, 1¼ cups water, and sugar. Season. Simmer 10 min., partially covered. Remove fish from marinade. Combine marinade and tomato sauce. Top with fish. Cover with foil. Bake until fish is cooked through (10-15 min).

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