

Don's Seniors News

Brought to you by: Don Zahnle
www.DonZahnle.com

Retirement and Annuities: What You Need to Know

With the market declines of 2008 and 2009, many investors are now asking themselves whether or not they should think about rolling the money they have in mutual funds and individual retirement accounts into variable annuities.

Annuities, particularly variable annuities, can play an important role in retirement planning.

But buying a variable annuity to protect your retirement savings from market declines may not be the best investment strategy.

With a variable annuity, money is invested in a subaccount of securities.

You receive payments that are based on the performance of the securities in the subaccount.

So if the market declines, the variable annuity is affected in the same way as a mutual fund.

It goes down in value.

Variable annuities often have guarantees that offer some additional security.

However, in many cases buyers don't understand the guarantees.

Thus, you might not want to move any of your money into a variable annuity without first learning exactly what the guarantee is and what it costs as well as how much you'll be paying in total fees, including surrender charges.

It is best to consult a professional financial advisor who can help you with this process.

Are You a First-Time Buyer? Get My Free Guide

Buying your first home is a big step and one that is likely to influence your financial future for years to come.

Make it easier by requesting my free guide, "How First-Timers Can Make a Wise Buy."

Just email me with the Subject line saying: Send me your report, "How First-Timers Can Make a Wise Buy."

I'll send it right out to you.

Selling Your Home? Here's How to Make It Lovable

Today's buyers love vibrant red and orange accent walls, usually in contrast to earth-toned neutrals.

They also love stoves with super-quiet exhaust fans, kitchen islands, and recessed lighting combined with hanging pendant fixtures.

In the bathroom, they love glass and stone finishes with brushed nickel faucets and floating vanities.

In addition, don't forget the open floor plans that blend kitchen, dining room and family room into a single open space.

Seducing today's buyers is almost a necessity in today's real estate market. But, how far should you go to cater to buyers' wants?

It depends. Unless you're selling a luxury property, you don't have to buy a professional-grade stove. However, you may want to consider trading your outdated avocado appliances for stainless steel and buying an inexpensive island on casters to make the kitchen feel more modern.

Kitchens and bathrooms sell houses, so it makes sense to spend the majority of your renovation dollars to upgrade these spaces. In the bathroom, new fixtures, a soft color for the walls and sconce lighting will make a world of difference. Add fluffy white towels, flowers and candles, and you have a spa that buyers will love.

A fresh coat of neutral paint is always a cost-effective solution. In addition, an accent wall can make a space look bigger, warmer and more up to date.

Carpeting is out and exotic woods and travertine floors are in. However, your buyers will likely be as impressed with less-expensive flooring options.

Five Ways to Nurture a Love That Lasts Forever

A relationship is like a recipe - it takes time to get it right. So how do couples of three months, all the way to 50 years, make their relationships work?

Make Time for Each Other: No relationship can survive without getting to know one another, even if you've been together for 50 years. There are always new things to discover about your partner.

Have Your Own Life: You need to make time for yourself. Don't let hobbies fall by the wayside just because you're in a relationship. As cliché as it may sound, it takes two halves to make a relationship whole, so be sure to keep a hold of your own interests, even if your partner doesn't share them.

Be Present: When you do get to spend time together, make the most of it.

Quick Quiz

Each month I'll give you a new question.

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

What city is served by Keflavik Airport?

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.

Moreover, if you have any comments, feel free to give me a call or send me an email!

Don't waste a dinner date by hanging with new acquaintances or constantly checking the game scores. Showing interest in your partner makes your relationship more interesting.

Argue: Arguing means you're working toward a common goal. Be open to discussion when you're at fault, and don't irrationally dredge up the past when you're upset about something else. Fight fair and you'll be surprised how relieving it can be to work toward being a better couple.

Don't Sweat the Small Stuff: There are going to be things that make your partner "unique," and you may not always like it. But, don't turn every little thing that goes wrong into the end of the world. Be thankful for the things he or she does to make you happy, and try not to obsess over the things that don't.

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

6 Car Warning Lights You Should Never Ignore

By Sandy Liguori
Wheels.ca

More than 50% of drivers ignore the check engine light on the dashboard, some for as long as three months.

The author, president of an automobile dealers association, offers a warning and a list of must-responds. The battery charging system warning light, which signals a problem in the charging system, may be a new one for more than a few drivers. Dashboard warning lights are designed to detect signs of engine failure or mechanical/operational malfunction. If it's a critical warning light, the issue should be addressed immediately.

More: <http://tinyurl.com/6mvolhn>

Good for You, Good for the Planet?

By Brian Palmer
Slate

Food widely acknowledged as good for you - like spinach - may still be a major energy pig, the author suggests. Add to that the fact that canned foods use very little embedded energy in transport or storage, and you have a conundrum. The fact remains that fresh tastes better. End of debate?

More: <http://tinyurl.com/7kyobej>

Top Five Free Educational Resources

By Big Think Editors
in Big Think Forum

"Learning has gained new prominence as a critical lever for performance," says entrepreneur Sam Herring. Big Think Editors have done the learning for us, identifying five free educational start-ups. Actually, not all are start-ups. Nor are they all free.

More: <http://tinyurl.com/72fz6ww>

Medicare Part D: How to Get the Donut Hole Discount

Medicare Part D is a federal program to subsidize the costs of prescription drugs for Medicare beneficiaries.

Enacted as part of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003, it went into effect on Jan. 1, 2006.

Anyone who is considering Medicare Part D, or those who are current policyholders, may be familiar with the term “donut hole.”

This refers to the range of total spending on prescription drugs where the policyholder must cover all the costs out of pocket.

In the past, Medicare Part D policyholders were essentially forced to choose between higher premiums or

potentially paying a great deal of money out of pocket in order to bridge this coverage gap.

As of January 2011, people with Medicare receive a discount of 50% on the covered brand name drugs that they need while they are in this coverage gap, or “donut hole.”

In addition, they will begin to pay less for generic drugs.

In fact, after paying an annual deductible of \$310 (depending on the Part D option chosen), Part D policyholders will pay a co-payment for their medications, and Medicare Part D will pay its part for each covered drug, until the combined amount - which includes the \$310 deductible - gets to

\$2,840. At that time, policyholders are considered to be in the “donut hole.”

Previously the policyholders were then required to pay the full cost of their prescription drugs while in the “donut hole,” now they will get a 50% discount on their covered brand-name prescription drugs. This “donut hole” discount will continue until the policyholders’ total out-of-pocket cost reaches \$4,550. Once this amount is reached, the coverage gap will end, and other than some small co-payments, the Medicare prescription drug plan will pay most of the cost of the policyholders’ prescription drugs throughout the remainder of the year.

If You Can Think It, You Can Print It

Imagine a world where you can literally print anything. Need a wrench for your toolbox? You can print it. Are you in the market to replace the handles on your dressers? Go right ahead and print them off. If you can think it, you can print it.

That will soon be the law of the land with the release of 3-D printers to the average Joe.

3-D printers aren’t all that new. In fact, they’ve been on the market for roughly two decades, but they’re just now becoming available to consumers. As all technological tales go, when something is as innovative as a 3-D printer, it costs an arm and a leg to have one of your own ... until now.

U.S. company MakerBot Industries recently secured \$10 million in financing to bring its 3-D printers to everyone. The printers sell for roughly \$2,500.

So how do the printers work? It’s like a technological puzzle. First, you choose the computer-programmed pattern, and then your printer lays down thousands of layers of rubber, plastic or acrylic-based resin to form the object of your desire. The printing possibilities are endless.

Five Tips for Avoiding Password Problems

In today’s high-tech world, passwords have become increasingly important. Following are five tips to help you avoid problems with online passwords:

- Avoid using “12345” and the word “password” and “qwerty” as your passwords. These are among the top five most-common passwords.
- Use a variety of characters, such as uppercase and lowercase letters, numbers, and punctuation signs.

- Do not use the same password for every website. Set different ones and write them down.
- Try using the first letters of each word in a lyric or phrase. For example, “There’s a hole in my bucket” could become the password “tahimb.”
- Use two or more unrelated words to form a password. An example would be “giraffeperfume.”

Ask the Agent: This Month’s Question

Why Do I Need a Home Inspection?

Because most homes are sold in as-is condition, it is up to the buyer to investigate the condition of the home by having a home inspection.

1. Negotiate a home inspection contingency in your purchase contract. A week to 14 days is standard.
2. Hire a certified home inspector to do a home inspection for you. Your real estate agent can recommend someone he or she trusts.
3. Review the written home inspection report carefully and ask the home inspector any questions you may have.
4. Get three estimates from licensed contractors regarding any home system repairs needed. Obtain a referral from your agent, a friend or a family member. Ask for the contractor’s references.
5. Having information about the condition of the home is important for making the right investment decision.

NEWS YOU CAN USE

Don
Zahnle

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

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter. This newsletter is not intended to solicit properties currently for sale.

Don's Home News is brought to you free by:

Don Zahnle, ABR, SRES, C-CREC, CSP

Atlanta Communities

3113 Roswell Rd. Suite 101

Marietta, GA 30062

404-939-1309

donzahnle@gmail.com

www.AtlantaHomesOnline.com

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.

To discontinue receiving this Newsletter just reply to this email with "REMOVE" in the subject line.

Recipe: Valentine's Warm Shredded Beets

According to some, beets are an aphrodisiac, making this recipe the perfect - if somewhat unusual - Valentine's side dish.

Serves 4

- 2 tablespoons butter
- 2 large beets, shredded (about 4 cups)
- 2 tablespoons lemon juice
- 1½ teaspoons salt
- ½ cup water
- 1 tablespoon flour
- Pepper, to taste
- Sour cream and parsley, optional

Heat butter in a large sauté pan and add the beets, lemon juice, salt and water.

Cover and simmer for 15 minutes, stirring occasionally.

Sprinkle the beets with the flour and salt, but do not stir.

Cover and cook for another five minutes.

Add pepper to taste.

Serve with sour cream and chopped parsley.

