

Don's Home News

Seniors Edition

Brought to you by DonZahnle
DonZahnle@gmail.com

Thinking of Early Retirement? Vital Tips on Social Security

It's not a well-known fact, but younger retirees face a harsh penalty for working part-time. If you retire younger than normal retirement age, there's a limit to how much you can earn and still receive full Social Security benefit payments.

The Social Security administration specifies that "normal" retirement age can vary from age 65 (if you were born in 1937 or prior) to 67 (if you were born in 1960 or later).

Whatever your normal retirement age is, after you reach it you can earn an unlimited amount of money and still qualify for full Social Security benefits.

But if you retire younger than normal retirement age, you are limited as to how much you can earn if you want to still receive full Social Security benefits. For example, before you reach normal retirement age, for every \$2 you earn over \$14,160, you lose \$1 in Social Security benefits. It gets a little better in the actual year you reach normal retirement age, when your benefits will be reduced only when earnings exceed \$37,680.

The good news is that these rules only apply to earned income. You can have unearned income without losing any Social Security benefits. Unearned income includes income that comes from investments such as retirement plans, pensions, annuities, interest, dividends and capital gains.

So, if you're planning to retire early but still work, don't worry. With some advance planning, you might be able to reduce your earned income and make up the shortfall with unearned income.

Estate Tax Lessons From George Steinbrenner, Gary Coleman And More

Forbes

Now into the second month of 2011, it's not too late to make a fresh start with the important topic of estate planning, which so many people find ways to keep putting off. We think it's helpful to see what happened last year with some celebrity estates to help add motivation for proper legal planning in 2011.

<http://bit.ly/eTEPH1>

The Best on the Web This Month

Following are some useful links from the web that are sure to provide you with some interesting information and ways to entertain yourself:

Starbucks Hacks

by "*therewillbesnacks*" blogging at *Reddit Frugal*

Crave a Starbucks extra-shot espresso? Too cheap to pay for one? Order a "grande Americano in a tall cup" and get more bang for your buck. Find out why and pick up other trade secrets from a Starbucks barista at Starbucks Hacks.

More: <http://tinyurl.com/34ervza>

How It Works: Clinton's "Reality Distortion Field" Charisma

by Michael Ellsberg in the *Blog of Tim Ferriss, Experiments in Lifestyle Design*

A Reality Distortion Field is defined here as "an aura of charisma, confidence and persuasion" that makes friends of enemies and lovers of friends. Bill Clinton has it in spades, according to author Michael Ellsberg.

More: <http://tinyurl.com/2btj7vx>

Five Ways To Be a Force of Calm in a Time of Turmoil

by Scott Ginsberg in *Hello, My Name Is Blog ... The Brain of Scott Ginsberg*

"If you can keep your head when all about you are losing theirs and blaming it on you ... you'll be a man, my son," wrote British poet laureate Rudyard Kipling in 1895. Kipling and writer Scott Ginsberg are on the same wavelength. Here Ginsberg demonstrates how to turn yourself into a force of calm during a crisis.

More: <http://tinyurl.com/262tcw8>

Buying Versus Renovating: What's the Right Decision?

Deciding whether to buy a new home or renovate your existing one is no easy task.

There are pros and cons to both options.

However, it boils down to one simple question: What do you want out of it?

If space is the problem and you love your neighborhood, an addition might well be the answer.

A floor plan that no longer works for your family, or outdated kitchens and bathrooms, may point to a renovation.

On the other hand, if you are looking for a better neighborhood, want to be closer to family, and are looking for more amenities, then buying could fit the bill.

For the most part, empty-nesters

looking to downsize to a senior-friendly home with like-minded neighbors are buyers, not renovators.

The issue of timing is of utmost importance in making your decision.

An addition, rebuild or major renovation will almost always take more time and be more disruptive than a move.

You can move from the nightmare on 42nd Street to your dream house in less than two months, while a major renovation could take up to a year.

Moving is also generally less costly.

The decision is a wrenching one. Don't expect an easy answer.

Just make sure you're getting what you want and your decision will have been the right one.

Three Ways to Get Your Morning Motor Running

Need a little morning lift without the java jitters?

Following are some surefire ways to help you get going in the morning without that mug of extra-strength espresso:

Get Up and Go: One of the worst mistakes made by most people is to go back to sleep after the alarm goes off. Instead, get up and go as soon as possible. Take a warm shower or set the thermostat to increase in temperature 30 minutes before the alarm goes off. Heat helps get you moving. It takes time for the vagus nerve to fully convey sensory information after a long night of rest, so the sooner you start moving the more alert you will become.

Light Up Your Life: The body is naturally attuned to light, so for a gentle start without stimulants try setting a timer to turn on a light at least 30 minutes before the alarm goes off, or purchase an alarm with a built-in light. It's an easy, yet effective, way to wake up in the morning.

Get a Great Night's Sleep: Without doubt, the best way to wake up refreshed, rested and ready to start the day is to have a great night's sleep.

1. Start by turning down the temperature. A room that is a few degrees cooler than normal helps your body stay in slumber mode.
2. Turn off the TV, radio and lights. Make it as quiet and dark as possible.
3. Set a schedule. Going to bed and getting up at the same time each day help regulate the body's circadian rhythm.

Quick Quiz

Each month I'll give you a new question.

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

How long did the Hundred Years' War last?

Wondering How Much Your Home Is Worth?

Are you wondering how the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

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

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

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

Just email me at donzahnle@gmail.com to arrange a time to get together.

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!

How the Glycemic Index Helps You Battle the Bulge

Keeping a close eye on the glycemic index (GI) of foods you eat can help you lose weight and improve your health. The GI ranks carbohydrates by their level of impact on blood glucose levels. Medical experts consider blood sugar levels an important aspect of overall health. The GI is divided into three categories:

- Low: Foods that rate 55 or less on the index.
- Intermediate: Foods that rate between 56 and 69 on the index.
- High: Foods that rate 70 and higher on the index.

Small changes can add up to big results. For example, instead of eating a doughnut, which has a GI of 76, exchange it for a tasty piece of pound cake, which has a GI of 54.

Following are some other surprisingly scrumptious alternatives:

1. Replace soft drinks with soymilk, apple juice or orange juice.
2. Give up rice cakes, which have a GI of 77, and replace them with whole or multi-grain breads, which have a GI of 50. Better yet, opt for low-fat yogurt, which has a GI of 14.
3. Start out the day with delicious muesli, which has a GI of 56, or an ultra-low all-bran cereal, which has a GI of 42, instead of high-GI choices like Weetabix, which has a GI of 77; puffed wheat, which has a GI of 74; or corn flakes, which has a GI of 83.

Ways to Cure an Internet Addiction

Americans are addicted to the Internet. Some 59% of U.S. citizens are Internet users, with individuals averaging 36.5 hours a month online.

However, it has drawbacks. Some of the consequences related to heavy Internet usage can be depression, loss of productivity and scattered thinking.

So how do we control our Internet addiction?

The answer, ironically enough, could rest in downloadable technology from the Internet.

Blogger J. K. Glej, in an American Express open forum, has highlighted some available apps that can help.

You can block time-wasting websites with downloadable SelfControl.

You can also increase your focus with FocusBooster, a time management system with a built-in break every 25 minutes.

You can also try Think, which allows you to hide applications and focus on one task.

Ask the Agent: This Month's Question

Why do you need a real estate agent when you purchase a home?

If you are thinking about purchasing a home, it is wise to hire a real estate agent to help you. It is the seller in a real estate transaction who pays the commission to agents in the property deal, so there is no cost to the buyer.

By hiring an agent, you will also benefit from his or her expertise. The agent will be able to tell you if the property is reasonably priced. After all, unless you have insight into the market, you are taking the word of the listing agent.

A good buyer's agent will be able to tell you both what comparables have sold for recently, and what they expect the property to appraise for. If you are planning on financing the property, the lender will want an appraisal. If the appraisal, which you pay for, comes in significantly lower than the purchase price, and the listing agent is unwilling to move on the price, you get to start the process over on a different property.

How to Swallow Pills with a Minimum of Fuss

If you find it hard to swallow pills, here are some tips.

If you find your throat tenses up just at the thought of taking a tablet, try to relax by taking deep breaths in and out until you feel yourself getting calmer.

If the pill can be taken with food, add it to a mouthful you have been chewing on, and then swallow it and the food together.

Another trick is to put the tablet on the tip of your tongue, take a sip of water, and then tilt your head back so the pill and the water just slide down your throat.

Alternatively, you can tilt your head forward instead of back when taking a tablet, because this will force the pill to float and so put it closer to the back of your mouth.

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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.

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

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

Atlanta Communities

3003 Roswell Rd. Suite 101

Marietta, GA 30062

404-939-1309

donzahnle@gmail.com

www.AtlantaHomesOnline.com

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Recipe: Roasted Piri Piri Chicken

Serves 4

- 2-3 pound whole chicken
- Juice of 2 lemons, plus zest
- ¼ cup extra virgin olive oil
- 1 tablespoon chili powder or crushed chili, or to taste
- 2 teaspoons salt
- 1 clove garlic, crushed
- 1 piece of ginger, peeled and grated

Directions

Mix together all of the ingredients for the marinade and place chicken and marinade in a plastic bag and refrigerate.

Massage and turn frequently and marinate for at least two hours or preferably overnight.

Preheat the oven to 450° F. Place the chicken and marinade in a baking tray and roast for about an hour or until cooked through, basting occasionally during cooking.

Once cooked, remove from oven and rest for 15 minutes, reserving cooking juice.

Carve and serve with crusty bread, a green salad with olives and the piri-piri juice.

