

Don's Home News

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Stop Needless “Innovations”: Make Products That Last

“... So we couldn't use the dishwasher or the washing machine for a week.”
 “It just quit on me. One day it worked; the next, it's dead.”

If these sound like familiar complaints, you too might be wondering why all your essential devices and appliances don't – or won't – last.

There are several theories: One is that manufacturers purposely build dysfunctional products that fall apart and cost too much to fix. The result: We're forced to buy new ones. That's called “planned obsolescence,” and it's rather like saying: “What gets built must fall apart.”

Another idea is that manufacturers keep developing exciting new products. And we want them. Maybe we're willing our dishwashers to flood the kitchen so we can trade up.

It could be both. In a recent post on the New York Times Economix blog, Catherine Rampell writes: “The phrase ‘planned obsolescence’ was popularized in the 1950s by the industrial designer Brooks Stevens. Stillings intended his observation to refer, not to building things that deteriorate easily, but ‘instilling in the buyer the desire to own something a little newer, a little better, a little sooner than is necessary.’ Today the term has come to be associated with conspiracies to degrade older products, but in the past it was more closely associated with innovation in new ones.”

Case in point is an interactive refrigerator, recently introduced by LG Electronics. Comments Dylan Tweney in a LinkedIn blog: “I don't want a refrigerator that talks to me.” Probably he – and we – just want one that works.

Are you missing the hot deals in your online searches for listings?

Most Buyers don't realize that even the top public sites take up to five days to publish new listings, and most never report when a property goes under contract. In today's hot real estate market, serious Buyer's must have listing information immediately in order to have a chance at the hottest new listings.

If you are serious about your home search, I can help save you time and frustration. Email me today at donzahnle@gmail.com with “Help me with my home search” in the subject line and I will set you up with the tools to access the multiple listing service in real time just like I do. I can also notify you of hot new listings within minutes of them being entered in the multiple listing services. Stop wasting time. Contact me today at donzahnle@gmail.com.

Beware the Fix-up: Your Dream Home May Be a Money Pit

Even though TV shows frequently feature “fixer-uppers” that are magically transformed into dream homes, many people don't realize just what's involved in the transformation. Not, that is, until they're the proud owner of what has turned out to be a money pit.

Agreed, it's a great idea to buy a fix-up in a good neighborhood at a discounted price and turn it into the best property on the block by spending some time, energy, and money.

If the property qualifies, you may be able to access funding through an FHA 203K rehab mortgage, but outside of this program, the cost of repairs can be prohibitive.

Most potential buyers don't know what repairs cost; what may look like a home in need of cosmetic work may actually require major repairs to the roof, plus electrical and plumbing upgrades, and possibly even structural work.

As well, it's only a bargain if you can do much of the labor yourself. Then there's the prospect of living in the middle of endless projects with dust everywhere.

Finally, a fixer-upper is not for every buyer. Time, resources, and ability are required, not to mention the credit score and income you'll require to obtain financing.

Moreover, you need the ability to see through the mess and imagine what the home will look like finished.

As tempting as the purchase price is for a house in need of a little TLC, the buyer must decide whether the fix-up is the right fit, or a potential money pit.

Your Ride Goes Green ... but Style Still Sells

“Green” has taken on a new meaning in the auto industry, and even Corvettes and pickup trucks are getting into the act. Take Ford’s F-150. Many of its gaskets and seals now contain 25 percent-recycled tires and 17 percent bio-renewable content from soy, according to Ford.

“Green” now means that vehicles are re-using all sorts of products in the manufacturing process. To the slogan, “Reduce, Reuse and Recycle”, the auto industry has added, “Re-invent.” From Ford’s soy foam seat cushions to the recycled water bottles used by Nissan for sound insulation, the industry has become conscious of the value of “green” parts. Companies are spending big research dollars and/or collaborating with leading companies in the recycling industry in the race to be environmentally on trend.

A recent CAA article by Stephanie Sinopoli lists some of the products we are (or soon will be) riding in: Recycled denim dashboards, sugar cane-based plastic components and trunks lined with coconut fiber are adding to the greening of the auto industry. A newcomer called kenaf, which works like cotton and was originally used for making twine, is reinforcing roofs on GM autos.

More green products are on the drawing board, but designers also haven’t left style behind. Take the North American car of the Year, GM’s 2014 Chevrolet Corvette Stingray: It gets great mileage, thanks to its new aluminum frame, and looks, as Chris Paukert noted on AutoBlog: “fresh, modern and habitually aggressive.” Your ride is going green, but you may be too taken with its looks to notice.

Quick Quiz

Each month I’ll give you a new question.

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

A stellate object has what shape?

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

Sharing Information is What Makes Us Uniquely Human

*Laurie Santos
Big Think*

It seems debates about the benefits of social media are as plentiful as tweets and status updates. But Yale psychology professor Laurie Santos may have a unique take; social media may be more about our humanity than people would credit. It’s the desire to want to share information with others that distinguishes humans from other primates, Santos suggests. Unlike them, we’re motivated to share ourselves with others. And what could be a better vehicle for communicating all about ourselves than social media.

More: <http://tinyurl.com/March-read-1>

How to Become a Morning Person

*Ayren Jackson-Cannady
Real Simple*

Morning alertness begins at night. Ensure you get a good night’s sleep: Act like you have one less hour available to you; you’ll commit to less. And you can be more alert in the morning. Find useful tools in the fridge and even in makeup bags.

More: <http://tinyurl.com/March-read-2>

How I Cut \$205 from My Monthly Food Bill

*Jeffrey Bunn
Lifehacker.com*

Bunn, co-founder of Mealime.com, reduced his food-spending big time. His advice: track your spending and identify the key culprit. Then substitute. To replace restaurant meals, he cooked; as he cooked, he learned about waste; to reduce waste, he planned meals. The result? Bunn reduced his food bill and co-founded a popular meal planning service website.

More: <http://tinyurl.com/March-read-3>

Law May Stymie Your Carry-Back Mortgage Plans

It's not good news for a seller when your buyer can't qualify for a mortgage from a bank. In this situation, the seller has two alternatives: He or she can start looking for another buyer, or act as the bank for the buyer and carry the mortgage him or herself. To both the seller and the buyer, this may sound like an ideal plan, but thanks to a rule implemented in 2010, this option may not be the best choice for either of you.

In the past, if the seller had sufficient equity and didn't need an influx of cash, he or she simply had the buyer's credit verified, became familiar with the state's mortgage default and foreclosure laws in case the buyer's payments ceased, and "carried the paper."

Assuming all went well at the closing of the transaction, the mortgage note could then be sold to an investor at a regular discount.

In the last few years, however, sellers have been required to comply with Dodd-Frank, a law that restricts sellers who want to carry their buyers' mortgages.

When the Dodd-Frank Wall Street Reform and Consumer Protection Act was enacted into law on July 21, 2010, it said that you could only do three seller carry-back transactions a year, and those transactions had to meet certain requirements:

- The note could not have a balloon (a payment required at

the end of a mortgage loan to repay the balance)

- It had to have a fixed interest rate for five years; then it could be adjusted
- The seller had to prove and document the buyer's "ability to repay" in accordance with the Qualified Mortgage rule (QM), which is quite restrictive.

If you are interested in this option, before volunteering to become your buyer's bank, you would be wise to consult an attorney familiar with carry-back mortgage laws.

Ailing Kepler Spacecraft Is Still on the Job

NASA can't keep the wobbly Kepler spacecraft down, but it can alter its mission.

NASA plans to repurpose the spacecraft by changing how it will function. The spacecraft was designed to monitor a portion of the Milky Way for other planets and discover those that are earth-like, but with only two of four fully functioning wheels, it could no longer do the job – not completely surprising for a spacecraft that's 40 million miles (65 million kilometers) from earth and more than four years old.

"Fear not", the scientists at NASA decided, "we have a plan", and it involves some rocket science. The modified Kepler, known as the K2, would continue the planet hunt, but in a limited fashion. K2 would also gather data about star formations and supernova explosions.

Because of Kepler's limited stability, even after its wheels were tweaked, NASA managers are looking to keep its planet hunting to fields of stars that lie in a specific path instead of a larger field of view.

For now, however, K2 is a proposal that needs to be tested. The final decision on its fate should come soon.

Ask the Agent: This Month's Question

What are closing costs, and how much will they cost me?

You've finally purchased your dream home and budgeted what you think you'll need for expenses. But some first-time homebuyers forget that closing costs are part of the deal.

Closing costs are expenses outside of your mortgage that you'll need to pay before you pick up the keys. Here's a breakdown:

Appraisal – these fees are required for conventional mortgages; some insurers don't require them, but many do. If yours is one, it'll cost you between \$150 and \$500.

Title Insurance – this insurance protects against problems that may arise with your title and can cost \$350 and up.

Other fees can include lawyers' fees, estoppel certificates, government fees, property insurance, and home inspection fees. As a rule of thumb, know what closing costs apply and ask your agent if you aren't sure.

Underwater Drones Help Forecast the Weather

Scientists have an unlikely helper in their efforts to forecast storms: drones.

Unmanned vehicles have moved underwater to track changes in water temperature and determine the intensity of a storm. Until now, weather forecasters have relied on atmospheric changes to determine a storm's path but had no way to measure its intensity. With the help of underwater drones, scientists can identify changes in water

temperature that predicts storm intensity.

The technology comes with a comparatively reasonable price tag of \$125,000 to \$150,000, and its ability to pre-determine intensity goes a long way to buffering what scientists call the "human impact." Advance notice of storm intensity will allow citizens and response units more time to prepare for storms' effects.

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

www.DonZahnle.com

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

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!

Recipe: Mint Lamb Chops with Pea Mash

Serves 4

- 8 lamb chops
- Olive oil for cooking
- Zest and juice of half a lemon
- Salt and pepper
- 1 teaspoon dried mint
- 1 teaspoon mild smoked paprika
- ¼ cup dry white wine
- 2 potatoes, peeled and chopped
- 2 cups fresh peas
- ¼ cup whole milk

Place chops in a shallow dish and add a drizzle of olive oil, lemon zest and juice, salt, pepper, mint, and paprika. Rub the ingredients into the chops and set aside to marinate for about an hour. Heat a large non-stick pan over a medium heat, adding enough oil to coat the bottom. Add the lamb and cook for 3 minutes on each side or until medium. Drain excess fat, then add white wine, cover and cook for 1 to 2 minutes, turning once.

Boil potatoes in salted water until nearly cooked, then add peas. Cook until tender. Strain, return to pot, and mash. Add milk, and season to taste with salt and pepper. Serve with lamb chops.

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