

Don's Senior's News

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A 'Very Cruel' Medicare Rule is Costing Seniors Dearly

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from The Plain Dealer – by Stephen Koff –

WASHINGTON, DC – It's bad enough to be hospitalized. But thousand of seniors across the country are finding their medical problems compounded with financial frustration and large bills because of a Medicare technicality that can cost them dearly.

The problem starts when their doctors want them to go to a skilled nursing facility as an interim, rehabilitative step between the hospital and home. That's fairly typical when a patient needs to regain strength but no longer requires hospitalization.

But if the hospital has not classified the patient properly for Medicare billing purposes, then Medicare, the government health insurer for seniors, refuses to pay the skilled-nursing bill. Even a short stay costs the patient thousands of dollars.

For Marilyn "Micki" Gilbert, 83, an assisted-living resident at Menorah Park in Beachwood, the bills came to \$17,000 after more than four weeks of skilled nursing care. Following a hospital stay of several nights last August after she fell and was hospitalized "with a head broken open and sutures," as she put it, she expected Medicare to cover her rehabilitative care. [Continue reading](#)

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.

End the Double Taxation on Social Security Benefits

From the time it was first enacted and Washington began to deduct it from workers' paychecks, Social Security has been hailed as a "safety net" for our future, an assurance that once we grow old, we'll have a comfortable life after retirement. Some 60 years later, however, the scenario is not so rosy. With an [annual return on these deductions typically around a meager 1.23%](#), and the double taxation of benefits once paid, it's clear the safety net has some mighty big holes. Addressing this chronic problem in diminished Social Security benefits is [legislation proposed by Congressman Thomas Massie \(R-KY\)](#), *The Senior Citizens Tax Elimination Act*, which would end the continued taxation of Social Security benefits. Said Massie, "Seniors have already paid taxes on their Social Security contributions, so taxing Social Security is double-taxing by the Federal Government. Taxing Social Security reduces benefits to seniors." 60 Plus strongly supports this legislation. Said 60 Plus Chairman and Founder Jim Martin, "Taxing Social Security benefits already earned and

paid for by America's senior citizens has long been an injustice in need of correction. Legislation to end the double or triple punishment of seniors who worked hard their entire lives is long overdue. Congressman Massie is to be congratulated for stepping forward with this important measure that will help stem the tide of dwindling income among our nation's elderly. "America's seniors -- and seniors to be -- applaud Congressman Massie and his co-sponsors for standing up for seniors and working families and telling Uncle Sam to keep your hands off our Social Security benefits. Let's hope that Congress and the White House can come together and support this legislation in a bi-partisan spirit to do the right thing for America's senior citizens and those heading toward retirement."

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](#) 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.

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!

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.

Important news for Seniors

Seniors in the Obamacare bull's-eye

Washington Times

"If you like your health care plan, you can keep it" is a promise that rings in political infamy. The magnitude of the deception has only begun to become apparent. Certainly, the administration thought it was in hot water over millions of canceled individual-market policies in 2013. It better brace itself, though, for the wrath of seniors who will suffer the fallout of the budgetary attack on Medicare Advantage plans.

<http://bit.ly/1gpQjCM>

Obamacare No Valentine to Seniors

60 Plus Association

As the Obama Administration trumpets phony Obamacare enrollment numbers that cannot be verified and still show the law well behind its projected rollout schedule, the pain seniors and most Americans are facing this Valentine's Day is real, and breaking their hearts. While the Administration trumpets phony numbers on enrollment, seniors are being separated from their cherished Medicare Advantage programs at an alarming rate.

<http://bit.ly/1ghxhz7>

Seniors on Medicare Advantage are losing under Obamacare

Daily Caller

One of the most troubling aspects of President Obama's takeover of health care is the more than \$200 billion in cuts that Obamacare is taking from the Medicare Advantage (MA) program -- a program that over 15 million seniors and individuals with disabilities have chosen to enroll in across the United States. As of January 2014, Ohio had over 763,797 enrollees in the MA program and roughly 38,766 of those enrollees reside in Eastern and Southeastern Ohio. This administration must stop these cuts to the MA program from happening if they want to protect the well-being of seniors across the country.

<http://bit.ly/MadCWc>

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.

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

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