

# Don's Senior's News

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## EPA Still Wrong on Energy, Still Hurting America's Elderly

*The CPP remains the 'Cruel Power Plan' for fixed-income seniors struggling to pay their monthly expenses.*

(Alexandria, Virginia) — America's largest center-right seniors group today renewed their call on the Environmental Protection Agency (EPA) to abandon its 'Clean Power Plan' (CPP). The plan, the most costly regulation ever promulgated by the agency, will put extreme limits on U.S. power plant emissions, leading to higher electric bills for Americans. With frigid temperatures, snow and freezing winds battering the nation this Winter, the importance of stopping this harmful and fraudulent regulation is coming more into focus. Said 60 Plus Chairman and Founder Jim Martin:

"It is very disappointing to hear the President take credit for lower gas prices during the State of the Union address, when in reality, in both word and deed, he and his Administration have deliberately fostered policies which lead to higher energy prices. The CPP is another prime example aimed to fulfill his promise to make electricity prices skyrocket.

"More than 70% of America's seniors live on a fixed income, which is not keeping pace with inflation. The CPP amounts to nothing more than a 'cruel power plan' that will force millions of seniors to make devastating choices on whether they will spend their meager income on food, medicine or keeping their homes warm this winter. 60 Plus released a [comprehensive energy study](#) in October of last year that confirms these findings. [Read more...](#)

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## Are you Searching for a New Home online?

**Now you can search Metro Atlanta Listings in Real Time using the same Tools I use.**

Are you tired of finding the perfect property in Trulia or Zillow only to learn the property has been under contract for a week?

Why waste your time with the aggregator sites when I can set you up with an account that will allow you to search in real time for properties with the same tools that agents use? Imagine, no more stale and out of date data like you are getting now.

[Email](#) me today with the message, "set me up with a Listing Book account."

## Seniors Group Gives Enthusiastic Endorsement to Internet Tax Freedom Forever Act

(Alexandria, Virginia) — The 60 Plus Association, America's largest center-right seniors group with over 7.2 million supporters, today gave a rousing endorsement to the *Internet Tax Freedom Forever Act* (ITFFA), which seeks to keep access to the internet free from taxation. The bill was introduced Tuesday in the U.S. Senate by co-patrons John Thune (R-SD), Chairman of the Commerce Committee, and Ron Wyden (D-OR), along with 38 bi-partisan co-sponsors.

In a statement issued by 60 Plus, Chairman Jim Martin noted, "For the last 17 years, access to the internet has been tax-free, and it is no coincidence this is the period when we witnessed an explosion in its growth, leading to a digital and on-line revolution that has transformed the world with more benefits that can be counted.

"The power of the internet in the digital age is still just being tapped. Keeping it free from access taxes is crucial to its continued growth and vitality, and its power to change lives. Older Americans are embracing digital technology like never before, and as they continue to realize the power of the internet to connect them to the world, they are also eager to see that burdens such as reckless and unnecessary taxes don't stand in their way."

A House companion bill, H.R. 235, the *Permanent Internet Tax Freedom Act* was introduced last month.

# Find Your Sense of Belonging: Improve Your Mental Health

We all want to belong. Scientists say that a sense of belonging is critical to your mental health.

As Karyn Hall, director of the Dialectical Behavior Therapy Center in Texas wrote in *Psychology Today*, "A sense of belonging to a greater community improves your motivation, health, and happiness. When you see your connection to others, you know that all people struggle and have difficult times. You are not alone. There is comfort in that knowledge."

Ditta M. Olikier, a clinical psychologist who studies individuals who feel like "outsiders," writes, "The psychological importance of belonging is a theme that runs through much of psychological literature. Evolutionary theory places belonging to a group as an essential factor in survival. The power of the tribe is well-documented and the past

power of tribal living is still evident in many parts of the world."

But how do people build that sense of belonging? Google "sense of community" and 439,000,000-plus resources come to light. Among them, an online tip-sheet by APS Healthcare Inc. offers a number of good ideas, including:

- Participating in random acts of kindness
- Attending community events
- Volunteering
- Joining a club or other social organization
- Personally greeting newcomers to your community

Whether it's a matter of joining a church or a bowling team, common interests connect people ... and create that sense of belonging.

## Quick Quiz

Each month I'll give you a new question.

Just email me at [donzahnle@gmail.com](mailto:donzahnle@gmail.com) for the answer.

Until what year was it technically illegal for Parisian women to wear trousers?

## 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](mailto:donzahnle@gmail.com) and we will arrange a time to get together.

## Worth Reading

### How to Retire Mortgage Free

Larry Light

*Forbes.com*

Savings, investments, and pensions aren't the only revenue sources available for your retirement. Your house is also a potential source of income. Forbes contributor, Larry Light, writes in this article about consultant Josh Patrick, who suggests you pay off your mortgage in preparation for retirement, thus making selling your home and downsizing much easier. **More:** <http://tinyurl.com/March-s-Good-read1>

### Study: A Sense of Entitlement Boosts Creativity

Natalie Shoemaker

*Big Think*

Need some inspiration to complete your to-do list? Here's a great one: List why you should demand the best of life. Researchers at Cornell University and Vanderbilt University recently released a study that suggests entitlement increases creativity. One group listed why they deserved good things in life; the other, why they didn't. The first group performed better at creative tasks. Say you're worth it. Your creativity depends on it. **More:** <http://tinyurl.com/March-s-good-read2>

### Expanding a Kid's Ideas About 'Home'

Laura Bliss

*The Atlantic's City Lab*

A new app may help your grandchild understand other worlds via tablet. Tinybop Inc.'s recently released "Homes" allows kids to interact in typical dwellings located in Brooklyn, Guatemala, Mongolia, and Yemen. Users picture themselves in the surroundings and create their own lifestyle appropriate to each dwelling. **More:** <http://tinyurl.com/March-s-good-read3>

# Are You Agreeable? Time to Sign on the Dotted Line

Here's an interesting take on buyers and sellers, courtesy of a recent article in *The Wall Street Journal*. What you look for, what you buy, and why you make the real estate decisions you do may reflect your personality traits. In fact, you may want to look at more than your credit scores and mortgage rates when you're making that all-important decision: to buy or not to buy. You may want to think of the kind of person you are before signing on the dotted line.

According to a study published in the *Journal of Behavioral and Experimental Economics*, common personality traits can be linked to the kinds of decisions you make about mortgages, home ownership, and investments.

Researchers at Tel Aviv University and Technion-Israel Institute of Technology asked participants to take a standard personality quiz focused on qualities like openness, conscientiousness, agreeableness, extroversion, and neuroticism.

Participants were then asked five questions about real estate, including their preferences for the type and length of a mortgage, whether they were more likely to rent or buy, and whether they were more likely to invest in stocks or in real estate. The controlled study adjusted for variables such as age, gender, and income level.

Agreeable and extroverted people—those who get along well with others—

were more likely to invest in real estate than in stocks. Neurotic people were more likely to buy than rent. Those who scored high on openness preferred smaller mortgages. And conscientious test-takers were more likely to have fixed-rate mortgages.

How does it work in real life? One blogger, Patrick.net, felt that the correlation between personality traits and real estate decisions worked for him: "Seems accurate for me: conscientious, not neurotic, open, not extrovert, and tend to prefer fixed, no rush to buy, prefer small loan over big house, prefer stocks over real estate (because stocks have better return)."

## America's Seniors Overwhelmingly Want Obamacare Gone; Support Congressional Repeal and Replace Bill

*Jim Martin: "The Obamacare Repeal Act is one giant 'get well' card to America."* (Alexandria, Virginia) — The 60 Plus Association, America's largest center-right seniors group with over 7.2 million supporters, today issued a statement in support of H.R. 596: Obamacare Repeal, which will deactivate Obamacare and instruct Congress to pass healthcare reform that empowers patients, expands coverage and offers free-market mechanisms to make healthcare more affordable. This vote will be included in a 60 Plus Congressional Scorecard as a "senior friendly" vote. Said 60 Plus Chairman and Founder Jim Martin:

"Americans overwhelmingly feel that Obamacare has hurt them rather than helped. That alone provides more than enough justification for Congress to repeal this law and start over. When you factor in more than \$1 trillion cut from Medicare, skyrocketing premiums and out-of-pocket costs, the loss of millions of health plans people were happy with, its attack on the job market, and the law's staggering cost, only the most callous, willfully blind lawmaker could defend it today. [Read more...](#)

## March's Smile: Laughter in the Headlines

We all know headlines can invite you into an article or put you off reading it. But double up with laughter? More often than you might think. Take these examples ... Please!

*"Bugs flying around with wings are flying bugs"*

*"Threat disrupts plans to meet about threats"*

*"Bridges help people cross rivers"*

*"Bill would make it illegal to break rules"*

Then there are the "ironics," like: *"Mississippi's (sic) literacy program shows improvement,"* and *"Dam road sign keeps disappearing"*

And last, but certainly not least, there's this effort: *"Total lunar eclipse will be broadcast live on Northwoods Public Radio" ... Huh?*

## Ask the Agent: This Month's Question

**Should I remodel my condo to sell?**

Many sellers are redesigning their condos to help them sell quickly, but there are things to consider before embarking on a remodeling project.

**Selling limits:** The price your condo will sell for is largely tied to the sales price of units sold recently in the same building. Remodeling may not give you a sufficient edge.

**Age matters:** Condos built in the last 10 years may still look good. Ask your real estate agent about remodels in your building and their returns on investment.

**Know your buyers:** Focus on changes that most young professionals are likely to be looking for, as, in most cases, they will be your target buyers.

**Smart touches:** Inexpensive extras often make a bigger impact than thousands of dollars spent on fixes. Don't disregard the value of a gleaming clean, decluttered, spacious-seeming interior.

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

[www.DonZahnle.com](http://www.DonZahnle.com)

2				7				
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		8			3		9	
	4	9	7				1	
3			1		4			9
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				9				3

**Sudoku instructions:** Complete the  $9 \times 9$  grid so that each row, each column and each of the nine  $3 \times 3$  boxes contains the digits 1 through 9. Contact me for the solution!

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## Recipe: Parmesan Chicken

### Ingredients

3 tablespoons butter  
6 skinless chicken cutlets  
2 teaspoons dried oregano  
1 teaspoon salt  
1 teaspoon paprika  
3 tablespoons grated Parmesan cheese

### Directions

Preheat oven to 400 degrees.

Melt butter by placing it in a shallow baking dish in the oven for about five minutes. Remove dish from oven. Add chicken to the hot butter, sprinkle with half the oregano, salt, and a light dusting of paprika.

Cover dish with foil and bake for 10 minutes. Remove from oven, turn the chicken over, and spoon butter over chicken. Sprinkle with remaining oregano, salt, paprika, and Parmesan.

Continue baking uncovered for 10 minutes. Remove from oven and allow to rest 5 minutes before serving.

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