

# Don's Senior's News

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## Obama Cuts Medicare Again!

Last month, the Obama Administration moved forward with new Medicare spending cuts that few outside ardent industry observers noticed. If put into place, however, these cuts will mean significantly less money in the pockets of some 14 million senior citizens around the country.

But with health care costs projected to rise another three percent, these reductions couldn't come at a worse time.

When President Obama signed the Affordable Care Act into law, he simultaneously authorized \$200 billion in cuts to the Medicare Advantage program. At the time, the Congressional Budget Office projected that the health care reform law's cuts would result in three million fewer Medicare Advantage enrollees. Moreover, actuaries at Oliver Wyman predicted that the cost of the health insurance tax would mean an additional \$3,500 in out-of-pocket expenses for seniors over the next ten years.

If all that weren't bad enough, a few weeks ago the Centers for Medicare and Medicaid Services (CMS) proposed an additional 2.3 percent reduction in Medicare Advantage payments for 2014. This new reduction, combined with the cuts in the health care law, mean Medicare Advantage payments next year will go down by more than eight percent, or about \$11 billion.

Continued: [Click here](#)

## Did You Know?

**Did you know?** Only REALTORS®, not licensees, are fighting right now to preserve the federal Mortgage Interest Deduction on first and second homes.

**Did you know?** Only REALTORS®, not licensees, fought to create a tax exemption on the first \$500,000 of capital gains from the sale of a principal residence.

**Did you know?** Only REALTORS®, not licensees, are the only line of defense against government legislation and taxation of your home.

Any real estate licensee can help you buy or sell a home, but only a REALTOR® keeps working to protect your investment long after the sale.

Not every real estate licensee is a REALTOR®. As a REALTOR®, I have made a choice to help lead the fight to protect your investment, preserve private property rights, and defend the American Dream of homeownership. The political activity of REALTORS® at all levels of government is saving homeowners thousands of dollars over their lifetime. Protect your investment. Use a REALTOR® when you buy or sell

## Reports Trace the History of Your Home-to-Be

A house is probably the biggest purchase you'll make. So finding out all you can about the home-to-be is essential.

It's all about the history of your home, and several companies have sprung up across North America to enlighten potential buyers as they begin their home search.

These organizations provide inexpensive reports that include a history of the home dating back years.

That means you can find out about additions and repairs through building permits and leaky roofs via insurance claims.

Previous selling prices and even some of the more unsavory aspects of the home, such as a history as a drug lab, are available.

Some firms also will provide names of the companies that made previous additions (such as swimming pools), so you can follow up if you like the workmanship, or if you don't.

In the U.S., one company offering this service is BuildFax; buyers can obtain a report through their real estate agent. However, if you have time and energy, you can also conduct searches yourself; virtually all the information is contained in official records, available to the public at little or no cost.

History reports like these can help potential buyers avoid unpleasant surprises at closing time or later down the road.

A track record of problems might make a house a lot more expensive to insure, but if a potential buyer knows about the issues before purchasing, he or she could decide against buying the home or at the very least will be prepared for the additional costs.

# Bringing Back Outdoor Play ... for Our Grandkids' Sake

Sadly, the phrase "Can Johnny come out to play?" is from another era. Parents rarely hear their kids' friends asking their buddies to come outside to play. Kids aren't really playing outdoors anymore. Today's children are spending an average of 7.5 hours a day watching TV, playing video games, and using the computer and other devices.

U.K. child psychologist Dr. Richard Woolfson has noted a dramatic decline in play patterns in recent years. "Whereas energetic free play outdoors used to be the typical activity in childhood, such opportunities are rare now, largely because of parental fears about their child's safety," he says.

Dr. Woolfson's point goes a long way toward explaining why kids seldom play outside anymore. Increased crime rates and bullying statistics mean

parents are hesitant to allow their children to play outdoors unsupervised. Work-burdened parents also find they don't really have time to monitor their children, so it's no wonder outside play is going the way of the dodo.

Dr. Pooja Tandon of the Seattle Children's Research Institute stresses the need for kids to spend time outdoors. She points out that this time encourages increased creativity and the development of strong social skills. It's also important to a child's cognitive and emotional development.

Meanwhile, play participation rates are dismal: One in four children doesn't participate in any free-time physical activity. Is it time to bring play back? Check out Dr. Tandon's YouTube video on preschoolers and outdoor play at [www.tinyurl.com/aqm7ery](http://www.tinyurl.com/aqm7ery)

## 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.

## In which country was the World Wide Web invented?

## 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

### 10 False Facts Most People Think Are True

By *Melissa Breyer*  
*Mother Nature Network*

This article can give you ammunition to fight the mythmakers. It takes aim at common advice given by so-called experts. You now may be more comfortable leaving the house in cool weather without fully drying your hair. After you crack your knuckles (without worrying about arthritis), that is.

**More:** [www.tinyurl.com/asqsrwc](http://www.tinyurl.com/asqsrwc)

### What Fear Can Teach Us

By *Karen Thompson Walker*  
*Ted.com*

Novelist Karen Thompson Walker explains that describing our dreams and nightmares tells us a lot about our fears ... and ourselves. Imagination fuels fear, she suggests. Check out this video. Then watch what you read.

**More:** [www.tinyurl.com/a8y75nt](http://www.tinyurl.com/a8y75nt)

### The Early Education Racket

By *Melinda Wenner Moyer*  
*Slate.com*

Parents don't need to send your grandkids to preschool for them to succeed. Essentially suggesting that preschool is more valuable for disadvantaged kids – preschool gives them the kind of contact with adults that kids who aren't disadvantaged have as a matter of course – Moyer believes children with advantages have one main thing going for them: their vocabulary. They're exposed to many more words than their less fortunate counterparts. So if you really want your grandchild to be prepared for school, skip preschool and grab a book.

**More:** [www.tinyurl.com/bez9qra](http://www.tinyurl.com/bez9qra)

# Bring Home 2013 Design Trends This Spring

*Spring has sprung, the grass has riz ... I wonder where the plumber is.*

This riff on the poem, "Spring in the Bronx," highlights other rites of the season: renovating and redecorating.

There's nothing quite like sunlight pouring through our open curtains to inspire us, so every year at this time we start to think about changing our surroundings.

Spring's latest trends may be just the thing to bring new life to your old home.

Moreover, because it's even more important if you're thinking about selling, you'll be pleased to know there are some inexpensive quick fixes to brighten your surroundings.

This year is all about color: Pastels are everywhere (Benjamin Moore's color of 2013 is called Lemon Sorbet), but so are muted blues, which have been proclaimed the new neutrals.

Pastels are a great way to lighten and brighten without dominating. For the potential seller, an accent wall in soft yellow complements neutrals and won't turn off buyers.

While summer is still months away, bring the look of the outdoors in now. Let garden furniture assume center stage, and introduce the sunshine with sheer window coverings; it's the best way to establish a link with nature.

This year, we're reacting to our high-tech lifestyles by connecting to all things earthy.

A "new" traditional style features classic with a twist, such as a sofa with simple lines upholstered in a strong color.

It's a sea change from last year's whimsical folk art and reclaimed furniture look, which nevertheless remains popular this year.

If you need new appliances, there's a big surprise in store. Black is the new stainless steel, and even white is trending.

Lastly, you can give your home curb appeal with new door hardware in the latest metallics: brass, copper, bronze or gold. Don't forget to paint the door in one of the new colors. Then sit back and enjoy the compliments.

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## Important News for Seniors

### Applying for Obama plan not easy

*Associated Press*

WASHINGTON (AP) -- Applying for benefits under President Barack Obama's health care overhaul could be as daunting as doing your taxes. The government's draft application runs 15 pages for a three-person family. An outline of the online version has 21 steps, some with additional questions.

<http://bit.ly/13U2SCp>

### Few confident in value of future Medicare benefits, survey finds

*The Hill*

Only six percent of U.S. workers are very confident that future Medicare benefits will be equal in value to what seniors receive today, according to a new survey. The annual "Retirement Confidence Survey" from the Employee Benefit Research Institute (EBRI) revealed growing anxiety among workers about their ability to retire in good financial stead.

<http://bit.ly/WApLGu>

### Solved: 10 Social Security Mysteries

*MarketWatch*

Social Security is America's largest source of retirement income; but most of us have little or no idea how it works. Worse yet, misinformation cause poor retirement decisions. Here are straight facts about Social Security's top 10 mysteries.

<http://yhoo.it/WaLh4a>

### New Obama taxes will torpedo senior health care

*Daily Caller*

Policy successes in Washington are few and far between these days, so more than ever we pray that our leaders follow the old adage, "If it ain't broke, don't fix it." Sadly, that phrase has been all but banished from the White House. Unless seniors stop him, President Obama will destroy the one health care program that has proven extremely effective in controlling prescription drug costs, has near unanimous satisfaction among seniors and is currently coming in 45% under its projected budget.

<http://bit.ly/Y0FbTE>

## Ask the Agent: This Month's Question

*What do I need to do to sell my home this spring?*

Are you putting your house on the market this spring? Be ready to grab a vacuum and basic toolkit.

Keeping your home well maintained and clean may be more effective – and economical – than attempting costly renovations.

So, mow the lawn, trim the bushes, and weed the garden. Bring the spring weather inside with quality flower arrangements at the front entrance.

Paint your walls in neutral colors; it will make rooms look brighter, and it will be easier for new owners to paint over if they choose.

Put out fresh guest towels for tours by potential buyers, and keep your home clutter-free.

Some people hire professional cleaners to come regularly while their home is on the market, while others rent storage space. Hold a garage sale. Just remember to store your sale items behind closed doors during viewings.

# NEWS YOU CAN USE

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

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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!

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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: Parsley-Crusted Roast Beef

This easy family favorite serves 4-6 people.

1 (2 to 2 ½ pound) boneless rump roast

1 teaspoon celery salt

1 teaspoon garlic salt

Salt and pepper

1 bunch parsley, finely chopped

### Directions

Preheat oven to 325 degrees.

Sprinkle celery salt, garlic salt, salt and pepper all over the beef and rub in.

Firmly pat the chopped parsley all over the meat so that it sticks and forms a crust on the roast.

Put the prepared roast in a lightly greased roasting pan and place in the oven.

Roast for approximately 20 minutes per pound or until a meat thermometer reads 135-145 degrees.

Remove from the oven and allow the meat to rest for 5-10 minutes.

Slice and serve with your favorite sides.

