

Don's Senior's News

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Obamacare Patients Denied Access To Doctors, Hospitals, Cancer Centers

Obamacare patients are discovering that many doctors, hospitals, and top cancer centers do not accept the plans they purchased.

"It's so frustrating," Terri Durham of Enid, Okla., [told](#) CNN. "It's not doing me a lot of good."

Durham is not alone. Obamacare's so-called "narrow networks" are designed to limit customer choices to push patients into cheaper choices in an effort to control costs. Earlier this year *Washington Post* health writer Sarah Kliff [warned](#) that "Obamacare's narrow networks are going to make people furious – but they might control costs." A McKinsey and Co. study finds that more than one in three (38%) Obamacare plans permit patients to select from just 30% of the largest 20 hospitals in their geographic region.

For patients like Durham, the reality of Obamacare's slender options is forcing hard choices. Her son's serious heart condition means she needs a pediatric cardiologist nearby. However, the nearest doctor her Obamacare plan covers is over an hour away.

"Obviously we'd have to pay out of pocket and go here in town, but that defeats the purpose of insurance," says Durham. [Click to continue](#)

Obama administration in denial on Part D

The Hill

After the Affordable Care Act's disastrous rollout, the Obama administration might well have learned that excessive bureaucratic meddling in the design of health plans will not be well received by the American people. Instead, the agency that runs the Medicare program -- the Centers for Medicare and Medicaid Services (CMS) -- is doubling down. CMS proposed a rule in January that would dramatically change the way Medicare's prescription drug benefit program will operate. <http://bit.ly/1oF3Mbw>

Selling Property Acquired by Quitclaim Deed

There's a world of difference between a quitclaim deed and a warranty deed. A quitclaim deed can be useful when you're transferring property to family members as a gift or in a divorce, but in other circumstances, it can be problematic. The grantor gives up his or her claim to the property, but this doesn't mean you now have title; you may have received a pig in a poke.

It's all about title

With a quitclaim deed, there is no warranty (guarantee) that the giver is conveying title; there could be other claims on it. Whereas, with a warranty deed, the buyer has legal ownership of the property. A title insurance company has cleared the title and sold the buyer a title insurance policy, which will pay costs if there is a subsequent problem with the title.

So why accept a quitclaim deed? It's an inexpensive way to transfer property, and, while an owner of a property acquired by quitclaim deed can't sell it without a clear title, the property can be sold later after a warranty deed is obtained.

To sell via a warranty deed, you'll need to pay a title insurance company for a title search; this involves looking for potential legal issues such as liens or previous disputes.

You can then buy title insurance and, with legal title, transfer the property through a warranty deed. To be legal, this must be filed at a recorder's office in the area in which the property is located.

Gen Y Puppy Parents Are Pampering Their Pooches

Perhaps you've seen dog parks proliferating in urban neighborhoods; or maybe you've noticed the doggie bakeries and spas multiplying like dandelions ... what's up with this?

Where before, young people got married, saved, bought a house, and had babies, today's Gen Y – the demographic now in their 20s – has changed all that. According to Sally Kane with About.com; “With numbers estimated as high as 70 million, Generation Y (also known as the Millennials) is the fastest-growing segment of today's workforce.”

These Gen Y professionals are encumbered with student debt, may never marry, may always rent, and could choose to live a “child-free” life. So, instead of pushing prams, they're taking Rover for a run.

And Rover is living large. In a recent *Wall Street Journal* article, Candace Jackson wrote, “With pet ownership at an all-time high, builders and developers are pulling out the stops to please residents of the four-legged variety. In the U.S., 68 percent of households, or 82.5 million, included at least one pet in 2012.”

In TheSpec.com, Steve Arnold writes, “For many, their dogs are their children,” and *The Huffington Post's* “Wait but Why” column finds Gen Y is unhappy. Apparently, it's all about unmet expectations, which may explain why they've chosen to parent pets instead of children. While puppies may chew your carpet, and potty training can be a problem, Rover rarely disappoints. He kisses, he cuddles, and he won't drop out to join a band. Moreover, think of the savings in college tuition.

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

Ten Extraordinary People and Their Lessons for Success

By Sarah Green

Blog, Harvard Business Review

Learning to make sushi begins with learning to wash dishes. No one can pick up a 100-pound bag of rice before starting with smaller quantities. And a main part of being a judge is treating your colleagues well. These are a just a few nuggets gleaned from 2013 interview subjects in the *Harvard Business Review*. Read it to learn about meditation, and why the “Dilbert” character spends so much time in the office.

More: <https://tinyurl.com/Good-read-April>

How to Be a Genius

By Eric Barker

The Week

Hard work, not necessarily education, makes geniuses. Eric Barker's list of traits was inspired by examples such as Freud, Picasso, and Einstein. He attributes incredible success to simple things: curiosity, testing ideas, dedication and hard work, and a willingness to be a social outcast. Plus true motivation for a genius is not money or fame, but passion.

More: <https://tinyurl.com/Good-read-April-2>

For 2014, Read More, Tweet Less

By Frank Bruni

Opinion Pages, The New York Times

Frank Bruni's mother advised him to “count to 10 before you speak.” Bruni notes that pauses are “the spaces in which passions cool and wisdom gains a foothold.” What would Bruni's mom have thought about social media, where speed overtakes thought and the result is often downright nastiness? Bruni's solution: Reading fiction, the “antithesis of texting and tweeting.”

More: <https://tinyurl.com/April-read-2>

Quick Quiz

Each month I'll give you a new question.

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

When is the next Chinese Year of the Dog?

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!

Don't Confuse "Pre-qualified" With "Pre-approved"

You should always be in a state of readiness when you're house hunting. And this means ensuring you have a letter from a lender signifying that you're ready to buy a home.

In the past, your real estate agent or broker chose a lender whose job it was to arrange a mortgage loan after the seller had accepted your offer.

Now, you need documentation showing that you're in a position to buy. Many buyers confuse pre-qualified with pre-approved, believing that if their lender pre-qualifies them for a mortgage, it means that they have been pre-approved for a home loan. Not so. The terms "pre-qualified" and "pre-approved" are different, and a misunderstanding may prove disastrous.

Pre-qualified

To get a pre-qualified letter, you need to supply the lender with your overall financial picture, including your debt, income, and assets. This can be simply done with a phone call, and you likely won't be charged a fee. With this information, the lender will have an idea of the amount of mortgage you will qualify for. However, this process does not look closely at your credit report, and it won't tell your lender whether you're actually able to purchase a home.

Pre-approved

Obtaining pre-approval is more complicated. You'll be required to pay an application fee and supply the necessary documentation to complete

the lender's picture of your financial background and current credit rating. From this, the lender can figure out the specific mortgage amount you're approved for. You'll also have a better idea of the interest rate you'll be charged on the loan and, in some cases; you might be able to lock-in a specific rate.

When you find the right home, you fill in the appropriate details, and the pre-approval becomes a completed mortgage application. Finally, a "loan commitment" is issued by the bank when your application is approved. Then, finally, you buy your home.

Whom the death tax benefits: The largest life insurance policy ever sold

Washington Examiner

The estate tax raises a tiny fraction of federal revenues, but it raises a significant portion of the life insurance industry's money. Life insurance benefits can be tax-free. Inheritances over \$5.3 million are taxed -- with rates going up to 40 percent. That's why the life insurers lobby like crazy to save the estate tax. (I've written about this lobbying effort in Reason, in the Washington Examiner and for the American Family Business Foundation.)

<http://washex.am/1kFbJOK>

Obama: 'Many folks' will lose their doctors under Obamacare

Daily Caller

President Obama now says that his health law will lead the "average person" to switch doctors. "For the average person," Obama conceded in an interview with WebMD, "many folks who don't have health insurance initially, they're going to have to make some choices. And they might end up having to switch doctors, in part because they're saving money." Obama's admission stands in stark contrast to his many assurances that Obamacare would let people keep their doctors if they like them. <http://bit.ly/1fwEszs>

Coming Soon: Print-Your-Own Chocolate Treats

It could be a chocolate lover's dream come true. The Hershey Company is working with 3D Systems on a printer that would allow users to design and print their own chocolates.

At the 2014 Consumer Electronics Show, 3D Systems, which provides 3D printing solutions, introduced a series of printers, accompanied by "recipes" and aimed at commercial bakers and pastry chefs.

It's not alone. Another 3D printer, Foodini, from Natural Machines, can print out other types of food items such as ravioli or quiche.

The partnership between Hershey and 3D Systems was announced at the beginning of this year. There's no word on when Hershey's printer will hit the market, but it's expected sweet printers will be available for both commercial and personal use.

Ask the Agent: This Month's Question

What should I know about buying or selling a home?

When it comes to buying or selling a home, you need to know what you don't know before you start. Then listen to the experts. Here are some general tips to follow, whether you're looking to sell and find a new fit or buy your first house:

Selling

- Update, paint, and switch up lighting
- De-personalize. Potential homebuyers will snoop in every corner.
- Curb appeal is important -- spiff up the front and backyards.
- Clue into your competition and adjust as necessary.

Buying

- Don't buy if you can't wait out a down market.
- Shore up your credit.

Build a great team: An experienced local real estate agent can be your best friend.

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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!

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Recipe: Crunchy Napa Cabbage Salad

Serves 6

- 1 medium head of napa cabbage cleaned and shredded (about 8 cups)
- 2 packages ramen noodles
- 1 cup toasted sliced almonds
- 1/8 cup toasted sesame seeds
- 3/4 cup vegetable oil
- 6 tablespoons white vinegar
- 7 tablespoons sugar
- 1 teaspoon salt
- 1 teaspoon cracked pepper

Directions

Place the shredded cabbage in a salad bowl. With your hands, break up the raw ramen noodles into bite-size pieces, directly over the cabbage, and set aside.

Toast the almonds and sesame seeds in a dry skillet over medium heat, stirring constantly, until golden. Remove from heat and allow to cool.

Meanwhile, prepare the dressing by whisking together oil, vinegar, sugar, salt, and pepper.

Before serving, add toasted seeds and nuts to the salad bowl and toss with the dressing.

