

# Don's Home News

Brought to you by: Don Zahnle  
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## Secret Acts of Kindness: Good for Body and Soul

In an unpredictable world, it's good to know there are people practicing random and anonymous acts of caring. We've all heard of the millions of dollars raised by comedians for the antipoverty organization Comic Relief USA—a good deed indeed. But sometimes it's the little things that mean a lot.

*The New York Times* reports that in Naples, Italy, there's been a resurgence of caffè sospeso, or suspended coffee. Café patrons buy one cup of their favorite coffee and pay for two, leaving the second for a stranger. According to *The Times*, "The suspended coffee is a Neapolitan tradition that boomed during World War II and has found a revival in recent years during hard economic times."

The Huffington Post reports a similar trend at Rosa's Fresh Pizza in Philadelphia stating that "Customers at Rosa's, where a piece of pizza is \$1, can choose to buy a slice for a hungry person for just another buck." The small gesture added up to a whopping 8,300 slices in only nine months.

In Hamilton, Canada, customers can buy a button when they eat at 541 Barton—a popular restaurant run by church volunteers. Needier patrons can take a button from the jar and enjoy nutritious homemade meals for free.

It's the gift that gives, as Talya Steinberg suggests in *Psychology Today*: "Numerous studies have shown that receiving, giving, or even witnessing acts of kindness increases immunity and the production of serotonin, a neurotransmitter that regulates mood in the brain." In short, it feels good to do good.

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## Are you Searching for a New Home online?

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## This Financial Decision Is as Unique as You Are

In order to make mortgage loans available to more low-income and first-time homebuyers, Fannie Mae and Freddie Mac have started backing mortgages with down payments as low as 3 percent of the home's price. These so-called low-down mortgages have both pluses and minuses, and may or may not fit your unique situation.

On one hand, putting the customary 20 percent down enables a borrower to avoid paying mortgage insurance (PMI) and may reduce the mortgage interest rate. On the other hand, mortgage interest rates are already at historically low levels, so it might be advantageous to use down-payment cash to pay off high-interest credit cards or personal debt.

### Considerations

Before deciding, you should calculate how much you'd actually save by paying off higher interest debt, and the impact a higher mortgage rate and PMI would have on your monthly mortgage payments. Also consider factors such as how much debt you have, the interest rate on your existing debt, and how large a mortgage you want to qualify for.

Based on this information, your other assets, your credit history, and your down payment, the bank or broker will determine how large a mortgage they can offer you and at what rate.

Generally, it makes sense to pay down existing debt if you want to max out your mortgage loan. It's almost always better to trade high-interest debt for low-interest debt. Moreover, you can deduct mortgage interest on your taxes and thereby further reduce the effective rate you pay on your home loan.

# Slow Your Perception of Time and Take Control of Aging

“Growing old is mandatory. Growing up is optional.” As author Carroll Bryant suggests, this is one very clear way to age gently. That childlike enthusiasm for life will go a long way toward slowing the passage of time.

As boomers march headlong into old age, there will be radical changes. In effect, boomers will rock the whole concept of aging, beginning with conquering time.

Can we really conquer time? Maybe not just yet. But we can change our perception of time to slow it down. Here’s how:

Habituation, as discussed by Starre Vartan on Mother Nature Network, is one reason why time seems to speed up with age. To many, it symbolizes getting older. As we do the same thing repeatedly over a period of time—the

same breakfast, the same way to work—we start to live our days on what Vartan calls autopilot: “(We) cease noticing many of the small things that make one day different from another. This makes time seem to pass much more quickly, since fewer unique moments are being recorded by your brain.”

By comparison, children who are learning and growing have vast numbers of unique moments; time, for them, is a slow crawl.

How do we replicate a child’s approach to time? Live in the moment, suggests Vartan. Do what you love and savor the unique moments. And shake up your routine.

Or as Bryant suggests, don’t grow up. It may not just slow time, it may make life more worth living.

## 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.

What was Sitting Bull’s nickname for sharpshooter Annie Oakley?

## 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

### The Most Serious Threat When Using Credit: You

*Ron Lieber  
The New York Times*

If, as Albert Einstein suggested, insanity is repeating an action and expecting different results, most of us act insane when we buy with credit cards. Research indicates the biggest threat to financial security isn’t cyber theft, it’s us. Numerous studies report we’re more likely to overspend when paying with credit cards. No one is immune; even the researchers admit to using credit cards cavalierly. **More:**

<http://tinyurl.com/Plastic-worshippers>

### Life in the Afterglow of TED-Talk Fame

*Sarah Kaplan  
The Washington Post*

TED “talkers” become celebrities, Kaplan suggests, as many of the 18-minute videos go viral. For three decades, TED has been engaging audiences with “ideas worth spreading.” More importantly, TED—technology, entertainment, and design—offers ideas in a palatable way that appeals to the younger crowd. **More:**

<https://tinyurl.com/Celebrate-TED>

### Mindfulness Can Literally Change Your Brain

*Christina Congleton et al.  
Harvard Business Review*

Want to better manage high-stress situations? Think mindfulness. Mindful practices strengthen your anterior cingulate cortex (associated with self-regulation) and the hippocampus (affecting emotion and memory). Today’s environment requires us to make good decisions in stressful situations—but stress damages the hippocampus. So before you make that important decision, breathe. Deeply. **More:** <https://tinyurl.com/Countering-stress>

# Buy and Fix—All with the Same Mortgage Loan

It's hard to deny the remodeling movement is gaining momentum. It seems as though everyone from your neighbor to your local politician is remodeling his or her home, and the guy at the hardware store or the contractor across town is everybody's new best friend.

Countless TV shows depict eager home buyers purchasing charming, character-filled fixer-uppers—and fixing them. The ending is always happy. But what those shows don't talk about is how much real home owners can pay to make a remodeler's nightmare into a dream home. Without the benefit of TV.

Thankfully, there's a mortgage loan that appeals to the dreamer in all of us, and it reduces the fear factor of purchasing a place that needs work.

First-time home buyers are generally familiar with Federal Housing Authority (FHA) loans, but they may not be aware that there's a branch of FHA loans perfect for those ready to take on fixer-uppers—FHA 203k mortgage loans.

For homeowners with vision, a 203k mortgage provides funds not only to buy a home, but also for necessary remodeling. For those who find the remodeling nightmare is worse than they feared, most 203k loans come with a 10 percent to 20 percent contingency reserve to protect against the unexpected, like shaky foundations or mold. But these mortgages come with specific stipulations.

For example, borrowers must provide estimates for their desired upgrades and

renovations, including labor expenses—something that isn't always easy to do.

Lower down payments and less stringent credit requirements make 203k loans a great option for home buyers with can-do spirits.

However, it is also necessary to meet specific criteria—not all properties or repairs qualify, and you need to determine whether you can do the work yourself.

Talk to your real estate agent about the proper procedures, eligibility, and potential problems. If you're up for the challenge, it's great to get help turning your fixer-upper into your dream home.

## Our Unique Germs Travel with Us

Have germs, will travel? Research indicates our germs are as individual as we are. And where we go, they go.

According to the recent Home Microbiome Project study, we leave a bacterial fingerprint that is unique to us as we move around. The study followed seven healthy families in their homes, tracking how and where their bacteria moved and how it affected the "microbiome" (all micro-organisms living on and in family members).

For six weeks, members of the seven households swabbed their hands, feet, and noses—and those of their pets—plus doorknobs, floors, and countertops. Analyzing the samples, the team was able to identify unique bacteria by its DNA.

When we settle, our bacteria settles too. According to Jack Gilbert, the study's lead researcher, our individual microbiomes takes over a new space within 72 hours.

So don't worry about hotel room germs. "Within two to three hours you've eradicated the previous (guest's) microbiome," Gilbert told CBC News.

And replaced it with your own.

## April's Smile: Everyday April Fools Jokes

April Fools' Day only comes around once a year. But if you're a kid (or a kid at heart), then you can celebrate April Fools' every day.

Play pranks that put a funny spin on your kids' everyday life and send them off to school smiling.

**A Topsy-Turvy World:** Your kids will scratch their heads if you turn all the furniture in one room backwards. Remember to act natural.

**Breaking Free:** This prank is great for celebrations, but is also a fun everyday joke. Before he or she wakes, tape streamers across your child's bedroom door. Your little one will have to break through the streamers to get out.

**Blue Milk:** Blue or bright green food coloring in their milk and cereal can be a great way to start your kids' school day.

## Ask the Agent: This Month's Question

**What impact does housing have on the economy?**

Real estate has played and always will play a large role in the economy. Housing can contribute to a country's economy through new home builds and also through the rental segment. And, of course, it also contributes through the process of home buying and selling in terms of fees, taxes and mortgage loans.

But even more important are the massive spinoffs generated by homeowners — both new and current — to their homes. The home improvement segment represents billions of dollars and includes all the components of remodeling projects, such as purchases of lumber, paint and fixtures, as well as money earned by contractors, plumbers and electricians.

All this spending adds up to billions of dollars a year pumped into the economy. As we saw in the 2008 recession, housing and the economy are interdependent. As the song says, "you can't have one without the other."

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

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**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: Berries and Cream Shortcake

### Serves 6

2 cups strawberries, stemmed and quartered

2 cups raspberries

2 cups blueberries

$\frac{1}{4}$  cup sugar

$\frac{1}{2}$  teaspoon Kirsch (optional)

1 can refrigerated biscuits (6 biscuits)

Melted butter for brushing

$1\frac{1}{2}$  cups heavy whipping cream

3 tablespoons sugar

$1\frac{1}{2}$  teaspoons vanilla extract

Mix all berries in a bowl with sugar and liqueur and refrigerate for at least 1 hour. Meanwhile, arrange biscuits on a cookie sheet, brush with melted butter, and sprinkle with sugar. Bake according to package instructions. Remove from oven and cool.

In a bowl, whip the cream with a handheld mixer until foamy. Add sugar gradually and whip until soft peaks form. Stir in vanilla and set aside.

To serve, cut biscuits in half and spoon some of the berry mixture onto the bottom half. Add a dollop of whipped cream and cover with the top half. Top with more whipped cream.

