

Don's Senior's News

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Smart phones can Save Lives and Healthcare Dollars

Digital technology has changed our social lives; now, according to cardiologist Dr. Eric J. Topol, our health is next. Topol is a leading expert in wireless medicine – digital technology with the potential to make healthcare more efficient and patient-centered.

Enter the smartphone: “We’re all essentially surgically connected to our smartphones, and we’re still in the early stages of realizing their medical potential,” Topol recently told the Wall Street Journal.

In an earlier report, Topol describes the day when apps will replace the majority of prescriptions, and remote monitoring will become commonplace. Digital technology will save the healthcare system millions of dollars by reducing the number of diagnostic tests and doctors visits, and consumers will take control of their own health using their devices.

That future is now. Topol himself uses an app, recently approved by the FDA, to perform cardiograms, and the consumer-focused UP system – a data-monitoring bracelet and iPhone app – tracks information such as sleep patterns and physical activity, and provides feedback so wearers can improve their results.

In Topol’s healthcare future, your body will be constantly monitored to provide warnings of heart attacks or strokes before they occur, thus allowing for proactive treatment. This medical revolution may take a while pass FDA scrutiny, however. As Topol points out in the Wall Street Journal article, “The average time it takes for a significant innovation to become standard clinical practice is 17 years.” For the healthcare system and health consumers, that time can’t come too soon.

Why Use an ABR®

Buying a home is no small matter. Besides being the largest financial transaction you may ever undertake, it is probably also the most complex. There are many good reasons to work with a qualified real estate professional—especially a trained professional who has earned the Accredited Buyer’s Representative (ABR®) designation, representing best-in-class buyer services.

When you look for an ABR® before you look for a home, you will be served, not sold. Your interests become their interests. Moreover, you will be working with someone who has gone the extra mile by completing specialized training in delivering the best in buyer-representation services. Plus, a REALTOR® who has an ABR® Designation also has an established track record, with proven experience in representing the concerns of home buyers.

The ABR® Designation is awarded through the [Real Estate Buyer’s Agent Council](#), or REBAC, which was founded in 1988 to promote superior buyer-representation skills and services. REBAC is an affiliate of the [National Association of REALTORS® \(NAR\)](#).

Bad Neighbors can be Hazardous to Your Property Values

It’s every homeowner’s worst nightmare:

Your new neighbor has decided to tear down the charming colonial and build a monster home. Or, he’s turned his backyard into a junkyard. Or, she’s having noisy parties.

Yes, having bad neighbors can be awful. Moreover, did you know they also could lower the value of your home?

A recent study by the US Appraisal Institute indicates that your neighborhood – and your immediate neighbors – can be game-changers when it’s time to sell. You may be looking at a 5–10 percent drop in your home’s value, and a lower selling price.

In addition, it’s not just close neighbors; it’s your street and often your whole neighborhood. Barking dogs, poorly maintained properties, utility towers, and even funeral homes can make your neighborhood less desirable, and your home less saleable.

What can you do? Not much after you’ve bought, although you can approach your neighbor and/or a lawyer to try to stop the offending behavior. Your best plan, however, is to practice due diligence before you buy.

Visit your potential neighborhood at night and during the day. Drop by on weekends. Drive around neighboring streets to get a feel for the area. Note the proximity of commercial properties. Chat with the neighbors to find out if you share the same commitment to maintaining your properties. Consider contacting the local police and checking crime stats.

Whether you are buying for the long term, or may sell in the next few years, checking out your neighbors and the neighborhood only makes sense. Also work with an ABR to protect you from buying in a bad neighborhood.

Singletons are Living Alone...and Liking it

It used to be a stigma: bachelors and spinsters sadly missing the pitter-patter of tiny feet and the companionship of a spouse. But, that was then; this is now.

Singletons – as those who live alone have been described – are now choosing this lifestyle, and “going solo” has become statistically significant in North America, according to Eric Klinenberg.

Klinenberg, sociologist and author of *Going Solo: The Extraordinary Rise and Surprising Appeal of Living Alone*, says that almost half the current population in the US is unmarried, representing 28 percent of American households. And many of the singletons he interviewed for his book highly value this lifestyle: “It allows us to do what we want, when we want on our own terms,” Klinenberg commented in a recent *Globe and Mail* interview.

Quick Quiz

Each month I'll give you a new question.

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

What is the most common element found in the universe?

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.

If you have any comments about it, fire off an email to me at donzahnle@gmail.com. I would love to hear from you.

For the most part, his singletons are alone, not lonely: “Many people ... said there was nothing more lonely than living with the wrong person,” he noted. And they're not bored. Single people populate gyms, clubs and coffee shops, where they can mingle with a purpose.

However, there are downsides: Living alone may be fulfilling, but it can also be frustrating. There is only one income to pay the bills, and statistics show that solos are at higher risk of accidents or crime. As well, the majority of Klinenberg's singletons are young.

What will happen as they age?

Ah, says Klinenberg, living alone is a “cyclical condition, not a permanent one.” So chances are his young singletons will follow the traditional path – eventually.

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

Kurt Vonnegut's Eight Writing Tips

By Ben Richardson
[Ragan's prdaily.com](http://Ragan'sprdaily.com)

Words matter. As Richardson notes, the writer, Kurt Vonnegut, intended these eight tips for creative writers, but they can apply to everyone who composes emails, writes notes to their kids' teachers or develops marketing copy. Be aware, Vonnegut says, that our readers are giving you the most precious gift they have: their time. Don't waste it. Since much of our digital communication relies on quick sentences, these tips may be helpful for any communicator.

More: <http://tinyurl.com/bghjv63>

The Philosophy of Data

By David Brooks
The New York Times

Our culture's main goal seems to be collecting more data, so here's a scary confession: we don't know data as well as we think we do, but we are learning. Analyzing data can force us to rethink some common beliefs about human behavior. Data can also help us think about patterns we may not have noticed. Who was the most intelligent member of the Beatles? Data analysis can tell us.

More: <http://tinyurl.com/awuendh>

The Human Mind Meld: The Perils of Unfiltered Knowledge Transfer

By Laurie Santos
Bighink.com

Why are you reading this? Because humans are made to share. As psychologist Laurie Santos says in this video, this instinct is uniquely human. Thanks to technology, there are massive amounts of knowledge to share. But how to choose? By picking good human teachers

More: <http://tinyurl.com/b74gsn2>

Which Comes First ... the Buy or the Sell?

When a hermit crab decides it's time for a new home, it scopes out a new shell before vacating its current accommodation.

But for homeowners, the process is not so easy.

Whether you buy a new home before selling your current one – or the other way around – the choice of what to do first comes down to which option makes you the most comfortable.

Both have pros and cons, and here are some to consider:

Sell first

- When you know what your current home has sold for you can zero in on exactly what you can afford in your next one.

- Because you already know the conditions of your own home's sale, such as the closing date, you can make informed offers.
- The downside: If you can't get possession of your new house before leaving your current one, or even worse, can't find what you're looking for, you'll need temporary housing. Can you afford a short-term rental, and what will you do with your furniture while you're waiting?

Buy first

- If you've found a home with unbelievable features in a great neighborhood at an awesome price, the pressure is on. You really want this dream home, so in this case, you may have to buy before selling.

- If the local real estate market is hot, you might feel safer buying first.

It's probably a safe bet your home will sell fast, unless it's out of step with its neighbors; if it's a fixer, or if it's the best home in the neighborhood, it may languish or sell below asking

- The downside: If you buy first and your home does languish, the worst case scenario is you're stuck with double mortgage payments.

And double stress.

Some families handle risk better than others. What kind and how much depends on your circumstances.

Important Information for Seniors

Waste Watch

CNS News

You will be shocked to find out what the government is spending your taxpayer dollars on. Click the link below to see.

<http://bit.ly/XCXcdY>

Now He's After Your 401(k)

Wall Street Journal

How many times have you read financial-advice stories lecturing you to max-out on your IRA, save as much as you can in your 401(k), and even pay taxes now to change your regular IRA into a Roth IRA that will be tax-free until you die? Well, be careful how much you save. That's the message in President Obama's budget for fiscal 2014, which for the first time proposes to cap the amount Americans can save in these tax-sheltered investment vehicles.

<http://on.wsj.com/ZqFcOo>

Death Tax Made More Deadly

Wall Street Journal

An abiding lesson of the Obama Presidency is that no tax increase is ever enough. So it's not surprising that the President's new budget includes an increase in the death tax only three months after the last increase.

<http://on.wsj.com/ZnCCwP>

Max Baucus warns of 'huge train wreck' enacting ObamaCare provisions

The Hill

Baucus, the chairman of the chamber's powerful Finance Committee and a key architect of the healthcare reform law, said he fears people do not understand how the law will work. "I just see a huge train wreck coming down," he told Health and Human Services Secretary Kathleen Sebelius at a Wednesday hearing. "You and I have discussed this many times, and I don't see any results yet."

<http://bit.ly/14yP954>

Ask the Agent: This Month's Question

What should I know about becoming a landlord?

Many people dream of becoming a landlord to help pay the mortgage and provide extra income. But there's more to it than simply renting out your basement. These days, savvy tenants are looking for location, location, location ... plus all the bells and whistles, such as in-suite laundry, high-end finishes and upgraded kitchens and baths.

If you are looking to become a real estate investor and purchase a property to rent, be sure to consider all your costs, including closing costs, fees, property taxes, utilities, and more. Most important, you need a real estate agent familiar with the rental business.

Finding a tenant is easy; finding a good tenant, who will treat your property with respect, is more difficult. You have to spend to get, and that may mean loan payments for renovations.

In the end, becoming a landlord can be financially rewarding. You may wonder why you waited so long.

NEWS YOU CAN USE

www.AtlantaHomesOnline.com

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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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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: Banana "Ice Cream" with Caramel Sauce

Serves 4

4 medium bananas

1/3 cup candied or toasted nuts (optional)

1/2 cup light brown sugar

2 tablespoons butter

2 tablespoons light corn syrup

1/8 teaspoon salt

1/4 cup heavy cream

1 teaspoon vanilla extract

Peel the ripe bananas. Slice, place in a single layer on a plate and freeze for a couple of hours.

Meanwhile, make caramel sauce by combining sugar, butter, syrup and salt in a small saucepan. Over a medium-to-low heat, stir until blended (about three minutes), then bring to a gentle boil for two minutes. Remove from heat and stir in cream and vanilla. Let cool then cover and refrigerate.

To make "ice cream," place frozen bananas in a food processor and process until it has the consistency of soft ice cream, scraping down the sides of the bowl occasionally.

Stir in nuts and serve with sauce.

