

Don's Senior's News

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Healthcare cuts canceled after Dem complaints

The Hill

The Obama administration announced Monday that planned cuts to Medicare Advantage would not go through as anticipated amid election-year opposition from congressional Democrats. The cuts would have reduced benefits that seniors receive from health plans in the program, which is intended as an alternative to Medicare.

<http://bit.ly/1oJxIJ2>

Reversal of Medicare Advantage cuts could be ominous sign for Obamacare

Washington Examiner

Central to the deficit reduction claims of President Obama's health care law is the assumption that its cuts to Medicare will be implemented and generate massive savings. But on Monday, the Centers for Medicare and Medicaid Services announced that planned cuts to Medicare Advantage had been reversed under pressure from insurance industry lobbyists during an election year. This is a potentially ominous sign for Obamacare.

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

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 Imagine, no more stale and out of date data like you are getting now.

Call or [email](mailto:don@donzahnle.com) me today and say; "set me up with a Listing Book account."

It is FREE and takes me only minutes to set it up for you.

How to Ensure Your Home's Safety During Showings

When you're selling your home, your agent doesn't just put up a sign: There are procedures involved in showing your home. And that means both sellers and agents have responsibilities.

While it's the real estate professional's responsibility to ensure the safety and privacy of the home, it's the seller's responsibility to make it easy for agents to show it. The lock box (also called key box) facilitates this.

The lock box is an indispensable tool that makes it easier to show the home and affords access whether or not the seller is present.

That means that when the seller agrees to allow a lock box on the residence, he or she does not only trust their agent, but agents from other offices who are members of the Multiple Listing Service (MLS), and who will be showing the home to their clients.

Through MLS instructions, the listing agent should tell "cooperating" or "buyer" agents how to enter and show the property. It's up to these cooperating agents to be courteous to the sellers by following the instructions. As well, the high-tech lock box enables the homeowner to know when the home has been accessed, so both agent and seller will be able to follow up should the rules not be followed.

Occasionally, the listing agent fails to include showing instructions and, since the key box is not an open invitation to inspect the property without first checking these instructions, it's essential that the "cooperating agent" contact the listing office broker for permission and instructions.

Soon, You Too Can Own the Smartest Home on the Block

Thanks to our high-tech society, our homes may soon be smarter than we are. Technology is already connecting our smartphones to appliances and programming robotic butlers to do routine household chores. Besides making household tasks easier, many “smart” home innovations also make our homes safer and more energy efficient.

For example, Nest Labs markets a smart thermostat that adjusts temperature settings based on individual usage patterns. The device cuts energy usage by about 20 percent. A variety of smart lock systems on the market enable keyless entry and allow you to customize and monitor other people’s access to your home. There are also sensors that monitor moisture levels, detect motion in a home, and let you know about changes in temperature, air

Quick Quiz

Each month I’ll give you a new question.

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

What did one of the world’s richest men, John Paul Getty, have installed for guests?

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!

quality, or motion. Here are just a few of the futuristic products that may soon become available:

1. Bathroom fixtures that monitor your vital signs
2. A waterless washing machine that cleans with ultrasonic waves and uses a built-in solar panel to charge it
3. A TV that becomes transparent when it’s off

Currently, smart products are more expensive than their traditional counterparts. They raise issues of security, privacy, and compatibility; and, many people are reluctant to add more apps and digital services to their lives.

However, the tech industry is confident about the future of smart home accessories. Soon, you too can own the “smartest” home on the block.

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

10 Practical Tips for Sleep-Deprived New Parents

By Sara Bonham
LifeHack.org

Who’s crying now? Sleep-deprived parents and grandparents definitely need to put their feet up ... literally. Bonham recommends raising your feet above your head to increase relaxation; so place a few pillows along the wall and practice the “legs up against the wall” pose for five to ten minutes before heading to bed. Now if you can just stay asleep ...

More: <http://tinyurl.com/May-Good-Reads-1>

A Parenting “Aha” Moment

By Samantha McGarry
Samanthamcgarry.com

Every parent has done it: Yelled at their kids to return their toys to the toy box, grab their schoolbooks, retrieve their lunchbox, and tie their shoes, and then been baffled when their child appears with one shoe, a few books and no lunchbox. Kids’ brains are still forming. They don’t get multi-request instructions. So, break up those demands into bite-sized pieces. Then they’ll get it.

More: <http://tinyurl.com/May-Good-Reads-2>

Avoiding Power Struggles

By Editors of *Child magazine*
Parents.com

Let’s face it, power struggles between you and your offspring are inevitable. But fear not. The editors of *Child magazine* have ways to help you manage conflict. A sample: Avoid giving unlimited options; instead of choosing from the whole wardrobe, suggest your child choose between two outfits. More ideas: Take time-outs yourself. And let your kids see you control your anger.

More: <http://tinyurl.com/May-Good-Reads-3>

Are you planning to age-in-place by Remodeling?

Remodeling is back in fashion – as many discovered during this spring’s Kitchen and Bath Industry Show. Attendance at the Las Vegas show increased to more than 30,000 visitors, a jump of 145 percent over 2012 figures.

According to recent U.S. Census Bureau data, American consumers increased spending on their homes by 3.1 percent in 2013, compared to 2012, and spending on remodeling now totals \$130 billion. Moreover, BuildFax, which tracks industry activity, notes that remodeling permits have risen by 5.1 percent over 2012.

Homeowners are growing increasingly confident about the future as the equity in their homes increases. Plus, we’re finding it easier to obtain home equity

loans. Home-equity lending – which reached a 10-year low point in 2010 – was up by 18 percent last year to \$123.4 billion, as estimated by Moody’s Analytics.

Quoted in a *Wall Street Journal* article, “Americans Boost Spending on Remodeling,” Joseph LaVorgna, chief U.S. economist for Deutsche Bank, notes: “If home prices are going up and people have more equity in their home, things like remodeling and refurbishment will do well, because it’s effectively the way of playing the reinvestment game.”

While some are reinvesting, others are sprucing up their homes to sell. Both kitchen and bath remodels are popular ways to increase the value of homes (as well as their asking price). It’s also

worth noting that many of today’s projects are significant – going well beyond changing up spaces with a splash of paint and new flooring or countertops.

As the American Institute of Architects’ most recent Home Design Trends Survey indicates, most of the renovation projects completed or underway are kitchen focused. Remodelers say that kitchens are now the center of the home, and computer areas are being added to cooking spaces, along with recharging stations.

Finally, it seems size matters; 89 percent of architects reported that kitchen projects were either “stable” or “increasing” in size.

Re-Thinking about Re-Charging

Technology giants are re-thinking how devices re-charge. As mobile devices boom, and wearable technology becomes more prevalent, batteries haven’t been keeping up. Consumers want to avoid desperately looking for a charger in the middle of that all-important call, so companies like Google, Samsung, and Apple, as well as startups and university researchers, are seeking to eliminate the battery problem.

They’ve been investigating new battery technology for years. In the early days of iPods, Apple experimented with using solar energy to run their devices. But mobile technology spends a lot of time indoors, and in pockets away from the sun. Now Apple products rely on algorithms to increase batteries’ energy efficiency. But that could be changing.

The company has a patent for a flexible battery that could be fitted into wristwatches and tablets. Samsung has been working on similar batteries. And researchers at the University of Washington are investigating batteries that can be powered through already-existing television, cellular, and Wi-Fi signals. Others are looking to replace carbon anodes in lithium ion batteries with silicon. It looks like the “Energizer Bunny” may have competition in the race to provide reliable power.

The Time is Now for High-Tech Wristwatches

Could it be that watches are making a comeback? Wearable technology, such as fitness trackers, is booming, and many companies – including technology giants and traditional watchmakers – want in.

Casio’s already there. The traditional watchmaker has been making techie-favorite G-Shock watches for years. For the benefit of their extreme buyers, G-Shocks undergo extreme testing: shot

by electron guns, exposed to extreme light, submerged, and smashed.

Meanwhile, tech giant Sony’s smart watch allows users to connect with smartphones, play games, and check Facebook. In addition, Apple-watchers believe its proposed iWatch may be solar-powered and used to monitor health and fitness.

The bottom line: Watch for more high-tech watches in the future.

Ask the Agent: This Month’s Question

I’ve read about new approaches to marketing. What are these?

Since 90 percent of homebuyers research homes online, a good virtual first impression is important. Some real estate companies and industry suppliers are creating “virtual curb appeal” to sell special homes, and their tools include videos, aerial photography, storyboards, and even actors.

With actors and a script, agents can create a “story” around a special property: Envision, for example, a video featuring a group of beautiful people gathered on a luxurious patio, and you’ve got the idea.

Properties with lots of acreage or a special view show well viewed from above. And online videos can be used effectively to educate out-of-town buyers about their community-to-be.

While virtual curb appeal marketing may be appealing, it isn’t right for every home. And it is expensive. In many cases, the tried-and-true marketing methods will work just fine.

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

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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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**Editor's note: April's newsletter recipe "Crunchy Napa Cabbage Salad" should say 1/8 cup toasted sesame seeds in the list of ingredients.*

Recipe: Ravioli with Pear and Sage Sauce

Serves 6

- 2 pounds cheese ravioli
- 4 ounces unsalted butter
- 2 thinly sliced shallots
- 3 cloves of pressed garlic
- 1 cup of roughly chopped fresh sage leaves
- 2 beef bouillon cubes
- 2 cups chopped canned pears
- ½ cup pear juice from can
- 2 cups heavy cream
- Salt and pepper to taste

Directions:

Cook the ravioli according to package directions.

Heat butter in a large skillet over medium heat. Add shallots and garlic until fragrant, then add sage leaves and continue cooking until everything is softened.

Add the bouillon cubes, pear juice and pears, and bring to a low boil while stirring and breaking up the cubes – about five minutes. Lower heat and add cream, stirring until heated through. Salt and pepper to taste, then serve over the ravioli.

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