

Don's Senior's News

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Are You Being Served? (And Do You Really Want to Be?)

Self-checkout options first appeared in grocery stores more than a decade ago, offering shoppers a “quick” and “easy” alternative to lining up. Now, self-serve alternatives appear everywhere, from fast food restaurants to movie theatres. But do they truly offer consumers ease, speed, and convenience? Maybe not.

In a recent episode of the television show *Marketplace*, shoppers were provided with identical grocery lists; some were asked to use the self-checkout, while others lined up for a cashier. Interestingly, the cashier was faster, and made fewer mistakes. The show noted that mistakes are common among self-serve customers, who often enter the incorrect code or push the wrong buttons. Employee input is required to fix the mistakes.

The technology does offer companies proven benefits. As *Marketplace* reported, an early experiment by McDonald’s found that consumers spent an average of 30 percent more when using self-checkouts, possibly because they might be too embarrassed to upsize their order in front of the cashier.

Of course, the self-serve option saves money that would otherwise be spent by businesses to staff checkout lanes, supply desks, and kiosks. According to a report on self-service published by the Information Technology and Innovation Foundation, the cost of an airline staff member check-in is \$3. The cost of a passenger checking in via a self-service kiosk is 14 cents.

For many consumers, it’s not about time savings or convenience; it’s about doing it yourself. These days, many shoppers prefer to take control of the process and navigate the checkout or check-in process by themselves.

For timely information and helpful tips about home ownership, please check out my [Facebook Page: Don Zahnle, Realtor](#)

If you like what you see, please like my page while you are there.

Get Fast Mortgage Approval from the Comfort of Home

While it certainly isn’t for everyone, if you’re comfortable with Internet shopping, a do-it-yourself mortgage may be for you.

According to a recent article in *Fortune*, the mortgage market has tightened over the past few years, and even qualified buyers are finding it difficult to enter the housing market. It may be time to look elsewhere.

The most recent product, Rocket Mortgage from Quicken, has been around since 2015, but attracted mass attention through an ad during this year’s Super Bowl game. Competitor Guaranteed Rate is using TV home makeover host Ty Pennington to promote its product. Both provide an online option that may give traditional lenders a run for their money.

“Applying for a mortgage and supplying supporting documents - traditionally one of the most time-consuming, paperwork-intensive, and frustrating financial exercises around - increasingly is being automated. That means applicants will find the process easier, faster, and, possibly, less expensive than before,” says financial writer Russ Wiles in *USA Today*.

According to one Rocket client, you get actual approval in minutes, including verification of credit, income, and assets. It also shaves off an estimated seven days from the process. The human touch is evident, as hands-on appraisals and underwriter approvals are required; humans are also available to work through glitches.

Some are concerned about a seeming return to the risky lending practices of the bad old days, but this does not appear to be happening. The only negative to date is applying for a mortgage in your sweats with your morning coffee. And is that really a negative?

Why United Healthcare's Exit From Obamacare Matters to Seniors

The nation's largest health insurer announced Tuesday that it is exiting most Obamacare health exchanges in 2017.

Phil Galewitz/Kaiser Health News

UnitedHealthcare will operate only in a "handful" of health insurance exchanges in 2017, down from [34 states](#) this year, company officials said Tuesday.

The company did not provide the anticipated details in its [first-quarter earnings announcement](#) released Tuesday morning or in a subsequent teleconference with securities analysts. But a spokesman confirmed Nevada and Virginia would be among the states where it will retain a presence. In the past week, UnitedHealthcare said it would leave Georgia, Michigan, and Arkansas.

UnitedHealth Group, the parent company, warned in November it was considering quitting most marketplaces because of escalating losses on the Obamacare plans. The company on Tuesday said it lost \$475 million last year from the marketplace plans and was on target to lose \$650 million in 2016.

[Continue Reading](#)

Quick Quiz

Each month I'll give you a new question.

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

What is May's birth flower?

Thanks for All Your Referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

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 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](#) 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

The Self-Reliant Individual Is a Myth That Needs Updating

By Kimberley Brownlee
Aeon.co

Self-sufficiency does not equal strength. As professor and author Kimberley Brownlee argues here, our Western cultural idolization of loners is misinformed. We praise Buddhist monks for shunning society—neglecting the fact that it takes years of training to become one, and forgetting that disciples look after their needs. Admire Henry David Thoreau's reflections on nature—but remember he lived close to a city. Nature itself shows the folly of pursuing complete isolation. Species need each other to survive. Most notably, this includes humans. **More:**

<http://tinyurl.com/Loner-myth>

How People Learn to Become Resilient

By Maria Konnikova
The New Yorker

Anyone can become resilient. It's clear: resilience is formed and taught. What matters most is not what happens to someone, but how the person responds. When people learn to view challenges as opportunities, they learn resilience.

More: <http://tinyurl.com/Learn-resilience>

Are Women Undermining Themselves by Using Words Like "Sorry"?

By Tara Sophia Mohr
LinkedIn Pulse

Tara Mohr's not apologizing for writing this. Here, she dissects why women are told not to use softening phrases like "I'm sorry," or "In my opinion." The challenge: competent women aren't seen as likable. She offers solutions. Can they work for men, too? Read this to find out.

More: <http://tinyurl.com/Never-say-you-re-sorry>

The Tiny House Movement: Fad or Solution?

You don't have to be house shopping to know that "tiny" is very now. "Tiny" as in "tiny homes," that is. TV shows, magazines, and the lifestyle sections of newspapers have been promoting the "small is beautiful" philosophy for months now. What's it all about?

A tiny house or apartment is generally described as less than 400 square feet (37.16 square meters), and, according to Betsy Shiffman in *Forbes*, "While tiny apartments are hardly a new phenomenon ... a new wave of tiny houses and micro apartments is targeted to people who can afford more."

In the past, families in urban areas lived in tiny apartments because they couldn't afford bigger. Today's tiny home buyers go tiny because they want to.

As Shiffman points out, "In Manhattan, a 100-square-foot broom closet on the Upper West side goes for a cool \$1,100 ... and in Tokyo, so-called "coffin" apartments go for anywhere between \$500 and \$1000 per month for 50 to 75 square feet (4.6 to 6.9 square meters) of space."

In the U.S., according to Collin Binkley of *Associated Press*, "Backers of tiny living say the movement is growing, and certain areas have become hotspots. Villages of little homes have popped up in cities like Portland and Seattle."

However, a recent article in the *Globe & Mail* takes on the myth of happy tiny-home owners. "Are tiny homes really sustainable?"

The writer, Erin Anderssen, points to at least one poster family for the tiny housing movement: "They lasted 18 months before they decided it was 'too small' and moved into an apartment."

That said, the movement remains popular across North America, especially with the millennial contingent.

And, interestingly, several urban areas are currently exploring the feasibility of tiny homes in the battle against homelessness.

Are tiny houses just another craze or might they represent a solution to an intractable urban problem? It remains to be seen.

How to Plan the Best Vacation Ever

Summer vacation time is approaching, and now's the time to start planning. Vacations aren't a luxury; they're crucial. Spend the time, and money, to make it great for everyone. Book good hotels. Consider nonstop flights. Fill your itinerary with must-see items.

Are you planning a trip with the grandkids? Consult the kids. Going on vacation is a team effort. Choose activities with everyone—including you—in mind. Go to where the locals are and enjoy what they enjoy. The grandkids will love the energy, and you'll love giving them the chance to learn about other cultures.

Strike up conversations with strangers; it's amazing what you can discover from other travelers

Be active. We all spend too much time in front of screens. Swim. Snorkel. Surf. The key to your relaxation—and rejuvenation—could be breaking a sweat.

But embrace the quiet, too. Not every trip should be a meticulously planned whirlwind educational tour. Plan some time to be alone as a family. It's something everyone will enjoy ... and remember.

This Month's Smile: April Fools' Day Winners

How outlandish were your April Fools' jokes this year? It would be hard to beat these top pranksters courtesy of *The Telegraph*:

Google Maps converted its Times Square map into a Pac-Man video game for the day. Chomp chomp!

The U.K. Royal National Institute for the Blind really let the cat out of the bag. They announced the recruitment of thousands of cats to equip CATNAV, an

army of felines to be used as guides for the blind.

Sun Life announced the launch of a new product. All men with facial hair rejoice! They can now protect their manly whiskers with "beard insurance." Razor companies beware.

Tesco found a way to assist vertically challenged grocery shoppers: trampoline aisles to enable short customers to reach top-shelf items.

Ask the Agent: This Month's Question

What do those short forms mean in the real estate ads?

Real estate is an industry that loves its acronyms. They're not used to confuse, but to shorten and simplify descriptions that would otherwise require sentences to explain. Typically they're used in listings to describe features of a home.

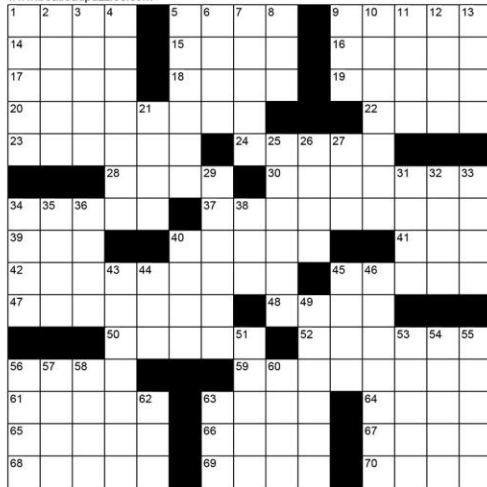
The list of real estate acronyms is exhaustive. Here are just a few to help you read those ads like a pro:

appl: Appliances
br: Bedroom
ba or bath: Bathroom
2-c: Two-car garage
cac: Central air
cntp: Countertops
crpt: Carpeting
crwn mldg: Crown molding
cth: Cathedral ceiling
dsp: Garbage disposal
dw, d/w: Dishwasher
ll: Lower level
ul: Upper level
loc: Location
hdwd: Hardwood floors
w/o: Walk-out
w/w: Wall-to-wall

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

[Facebook Page: Don Zahnle, Realtor](#)

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ACROSS

- 1. Support
- 5. Amtrak terminals (abbr.)
- 9. Map book
- 14. Buddhist monk
- 15. Dayton's locale
- 16. Brownish gray
- 17. Affirmative votes
- 18. Agrees silently
- 19. See eye to eye
- 20. Resume
- 22. Semester
- 23. Make certain
- 24. Skiing hill
- 28. At any ____
- 30. FDR's wife
- 34. 19th letters
- 37. Conclude
- 39. Spanish waterway
- 40. Counts calories
- 41. Showed the way

- 42. Unreadable
- 45. Ringlet
- 47. Everlasting
- 48. Unusual
- 50. Measuring device
- 52. Undergo genetic alteration
- 56. Vocalist ____ Turner
- 59. Regarded highly
- 61. Sharp
- 63. Malicious look
- 64. Melody
- 65. Newspapers and TV, e.g.
- 66. On a cruise
- 67. Elm or pine
- 68. Construct
- 69. School table
- 70. Gels

DOWN

- 1. Location
- 2. Silklike cloth

- 3. Prophetic signs
- 4. Grazing ground
- 5. 14-line poem
- 6. Commandment start
- 7. Helpers
- 8. Help!
- 9. ____ snail's pace (2 wds.)
- 10. Wrestling duo (2 wds.)
- 11. Entice
- 12. Mimic
- 13. Look
- 21. Retirees' accts.
- 25. Mailbox item
- 26. Bullring cries
- 27. ____ capita
- 29. Safe to eat
- 31. River in Egypt
- 32. Wallet fillers
- 33. Cincinnati baseballers
- 34. ____ Canal
- 35. River sediment
- 36. Cobbler's concern
- 38. Snaky fish
- 40. Radio part
- 43. Inconsistent
- 44. Large antelope
- 45. Test answer
- 46. Quizzes again
- 49. US rail service
- 51. ____ Witherspoon of "Sweet Home Alabama"
- 53. Love, in Florence
- 54. Dogma
- 55. Borders
- 56. Docile
- 57. Bakery employee
- 58. Unclothed
- 60. Visualizes
- 62. Break a fast
- 63. Chap

Quinoa and Portobello Mushrooms with Tahini Dressing

Serves 4

- 3 cups cooked quinoa
- 1 cup chopped spinach
- ¼ cup raisins
- ¼ cup lemon juice
- 2 tablespoons olive oil, divided
- 3 tablespoons tahini
- 2 teaspoons honey
- 1 garlic clove, minced
- 2 lemons, halved
- 4 portobello mushrooms, stemmed and cleaned
- ¼ cup sliced almonds, toasted

Place quinoa in a bowl. Add spinach and raisins and season to taste.

For the sauce, whisk together lemon juice, 1 tablespoon oil, tahini, honey, and garlic. Season. Add a tablespoon of water if sauce is too thick.

Heat a skillet to medium-high heat. Add remaining oil. Fry mushrooms top side down until browned. Place lemons cut side down in the same skillet until caramelized. Season mushrooms, turn, and cook until brown and softened (3-5 minutes per side). Place quinoa on a platter. Top with sliced mushrooms. Drizzle with sauce and almonds. Serve with lemons on the side and remaining tahini dressing.

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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.

