

Don's Senior's News

Brought to you by: Don Zahnle, SRES, ABR
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QUIET! Our Noisy World Is Harmful to Our Health

It's well-known that exposure to excessive noise can damage one's hearing. But did you know that everyday noise can be harmful as well?

Most of us are constantly bombarded by noise and have come to accept it as part of life. At some point, we cease to pay attention to the audio commotion that surrounds us. Yet chronic noise affects us in profound ways. Studies have found correlations between exposure to chronic noise (such as from nearby highways, railroads, and flight paths) and high blood pressure, insomnia, heart disease, and elevated levels of stress hormones.

Not surprisingly, ambient noise can also be detrimental to thinking and learning as well as to health. Studies of developmental and academic progress in elementary schoolchildren found that chronic noise was linked to delays and deficiencies in retention, problem-solving, language acquisition, and cognitive skills acquisition. While there are more than 59 million hits when you search the Internet for ways to escape noise, the fact is you really can't.

However, "relative" silence will give the brain a break from external stimulation and the audible and non-audible effects of sound waves. Shutting out the daily assault of auditory stimulation is one of the best ways to tune in to the brain's ability to focus, problem-solve and be creative. Sit quietly, without TV, pinging phones, or even relaxing music. It may feel uncomfortable at first. Stay with it. It's giving your mind a chance to reset.

Soon you'll discover that silence is indeed golden, just as your second-grade teacher said it was.

For timely information and helpful tips about home ownership, please check out my Facebook page at:

www.facebook.com/donzahnlerealtor

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

Address Your Credit Score before You Start Home-Hunting

Your credit—including ensuring credit reports are correct, knowing your credit score, and acting to improve it—is among the most confusing topics related to personal finance. Yet it's extremely important—particularly if you're planning to buy a house, and especially if you're a first-time buyer. Your credit score is one of the first things a lender will look at when you apply for a mortgage.

To cut through all that confusion, here are five tips you can act on right now to identify and address any problems with your credit:

- Check your credit reports for free once a year through the three credit bureaus: Equifax, Experian, and TransUnion. Why all three? Because the information in each bureau's report can differ. If one or all reports include mistakes, your credit score may be negatively affected, and you may need to address the errors before going house-shopping.
- Be strategic with credit card use: the percentage of your credit limit that you use every month can affect your score. Make sure your balance doesn't come too close to your limit.
- The simplest and most important tip? Pay off your balance each month. To maintain a healthy score, pay it off before the due date. Anything after 30 days post due date can spell very bad news for your score.
- Be consistent: good credit behavior over the long term will keep your score high.
- Don't take on more credit. If you apply for several different credit cards, you're sending a message that you may have maxed out your other accounts.

Handshakes: Maybe It's Time to Rethink a Fading Symbol

The handshake—that universal greeting between two individuals—isn't what it used to be. According to a recent study, our handshakes are wimpier now than they used to be.

The 2016 study of 237 millennials assessed participants' grip strength. The study's author, occupational therapist Elizabeth Fain, found that strength scores are significantly lower now than those in the 1980s when a baseline was established. Hence our weak handshakes, suggests Tom Vanderbilt in a recent article in *Nautilus* titled "Raising the American Weakling."

The handshake has been around since at least the 5th-century BC, when a funeral stone showed two soldiers shaking hands. But in our society, a handshake is more than a handshake. It's an icon, a symbol of potency and vigor. A handshake connotes strength of purpose and power.

So those weak handshakes somehow imply a lack of inner strength and power. As Vanderbilt notes in addressing Fain's findings, "The idea of a loss in human strength ... seemed to hint at some latter-day version of degeneration."

In our connected life, we're losing much of our power to robots ... and now, a wimpy handshake. What's next ...? Well, there's the bro-hug, described in a CBS News report as a "hybrid handshake-hug," complete with backslap, demonstrating not strength so much as solidarity. Then there's "dapping"—an exuberant greeting of hand slaps, high-fives, and hugs that's growing in popularity across North America. And fist bumping ... etc.

All celebrate a different kind of strength—perhaps a good thing in today's complex society. So who needs handshakes anyway?

Quick Quiz

Each month I'll give you a new question.

Just email me at <mailto:mdonzahnle@gmail.com> for the answer.

What flower was worth more than gold to the 17th-century Dutch?

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 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 or text me at 404-939-1309 or [email](mailto:mdonzahnle@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:mdonzahnle@gmail.com) and we will arrange a time to get together.

Worth Reading

Against Willpower

By Carl Erik Fisher

Nautilus

Society's feelings about personal willpower need to change, argues Carl Erik Fisher. He says viewing willpower as a limited resource requiring discipline to master neglects other factors influencing people's decisions. Will you need willpower to read this? Try it and find out. **More:**

<https://tinyurl.com/Feelings1-May-2017>

When Things Go Missing

By Kathryn Schulz

The New Yorker

Here, writer Kathryn Schulz reflects on two types of losses: one, a laundry list of lost items; the other, a series of lost people. She combines wit (passwords, she writes, "are to computers what socks are to washing machines") with reflection ("our problem is not that we put too many things into the category of loss but that we leave too many out"). Fortunately, you probably won't find reading this a loss of time. **More:**

<https://tinyurl.com/Feelings2-May-2017>

The "Untranslatable" Emotions You Never Knew You Had

By David Robson

BBC.com

If you know the word, you might experience "natsukashii," happiness at having a special memory with sadness that the memory-creating event is over. It's just one of many non-English words that University of East London Professor Tim Lomas has collected from other languages that describe emotions more precisely than do English words. Better describing emotions may help us better respond to life's ups and downs. **More:**

<https://tinyurl.com/Feelings3-May-2017>

Our Future Homes: Easy Care and Open Plan

Thanks to an exhibition organized by Japanese retailer Muji, we can peek into the home of the future. And according to a recent article in Houzz, we can expect to live with new materials, adaptable spaces, and open-concept floor plans.

The exhibition, House Vision 2, introduced the ideas underlying tomorrow's homes as seen by companies in the housing industry, architects, and designers. Ten life-sized prototypes offered insight into the way housing may go in the future. Here are a few examples:

- "Open House with Condensed Core" was a collaboration between architect Shigeru Ban and Lixil, a Japanese building materials manufacturer. Their prototype

addressed the limitations of traditional plumbing, which make layout changes difficult. In their vision, the plumbing is installed in the ceiling, making it easier to reconfigure. The house also features glass windows that can swing up and out of the way for a truly indoor-outdoor space.

- Commissioned by Daito Trust Construction, Sou Fujimoto's installation explored new types of multi-dwelling residences in his "Rental Space Tower." It rearranges both private and shared spaces of a typical apartment to reduce the square footage of private zones and maximize public areas, creating new shared amenities like libraries and theater rooms.

- Airbnb and architect Go Hasegawa teamed up on "Yoshino-sugi Cedar House," a wooden dwelling that brings a new meaning to house-sharing. It's part community space, part temporary residence, which is used, maintained, and operated by the community, not a private individual. On the first floor are a meeting space and communal kitchen; upstairs are bookable sleeping quarters for guests.

Finally, it seems we don't have to bid goodbye to open-concept living just yet; open floor plans were featured in many installations. They'll just look a little different down the road.

Symphony in F Flat: Ding, Click, Beeeep

You start your car. It dings repeatedly until you fasten your seatbelt. You open the door, and you hear an alerting chime. You might have hit that deer, but your car's collision warning alarm shrieked at you.

Did you know car manufacturers invest significantly in choosing these sounds? They're not simply random noises added to your vehicle. According to CBS News, it's someone's job to find just the right tick, click, or beep for each situation. These "vehicle harmony engineers" hope to ensure the noises you associate with their vehicles enhance their brand; if you find your car's chirps annoying, your next vehicle may be from another manufacturer.

As cars become more complex, these noise engineers have their work cut out for them. Today's vehicles require a lot more than turn signal clicks and horn honks. Advanced safety alerts and luxury climate systems all add new pings and pongs to the musical melody of your car's interior, and manufacturers may spend up to a year trying for the perfect sound. They even consult Hollywood sound engineers to produce these ideal jingles and jangles. So remember, the next time your car clicks, time and money went into that noise.

Dictionaries: Get Your Hot New Words Here!

Sometimes emerging from necessity, sometimes from technology, new words are introduced regularly into dictionaries, reminding us our language is ever-evolving.

Recently, "more than one thousand new words have been added, including ... words from tech, medicine, pop culture, sports, and everything in between," says online dictionary Merriam-Webster. For example, take the word "botnet"—

"computers infected by worms or Trojans and taken over surreptitiously by hackers and brought into networks to send spam, more viruses, or launch denial of service attacks."

Notes the Oxford Dictionary: "New words reflect the ethos, mood, or preoccupations of the past twelve months." So be sure to check online dictionaries regularly for the next batch of hot-button words.

Ask the Agent: This Month's Question

I'm a first-time buyer. How do I decide how much house I can afford?

The key to purchasing your first home is understanding your finances. Preparing your budget requires more than knowing your account balances—it also means knowing what you can borrow. Meet with lenders before calling your real estate agent. Compare mortgages and ask about programs for first-time buyers.

When you find your dream home, get a home inspection before you sign. If the inspector finds costly problems and you're facing extensive repair costs, your agent will likely recommend that during negotiations he or she ask for a reduction in the home price or other compensation from the seller.

Don't forget other costs. Factor in the expense of commuting, if applicable. Also ask to see previous years' utility bills so you can adjust your budget accordingly. And do consider an energy audit, which may justify the expenditure by suggesting ways of reducing your energy costs.

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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.

Broccoli with Chickpeas and Tahini Sauce

Serves 4

2 tablespoons coconut oil
5-6 cups bite-size broccoli florets
1 can chickpeas, drained
Salt and pepper to taste
3 tablespoons tahini
4 tablespoons fresh-squeezed lemon juice
3 tablespoons water

Directions

Preheat a large frying pan over high heat.

Add coconut oil to pan. When it begins to shimmer, add the broccoli and cover immediately to sear the broccoli from the bottom and steam the top.

After 2 minutes, remove the lid and stir. Cover again and cook for an additional 2 minutes. Add chickpeas and stir. Cover and cook for another minute.

When broccoli is tender, remove pan from heat and season with salt and pepper.

In a separate bowl, whisk tahini, lemon juice, and water into a smooth sauce. Drizzle tahini sauce over the broccoli and chickpeas to serve.

