

Don's Home News

Brought to you by: Don Zahnle, SRES, ABR

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Yes, You Can Bank on Your Phone . . . but Should You?

Cyber safety is something everyone should be conscious of—especially if you're contemplating joining the throngs who monitor and manage their finances on smartphones. Mobile banking may be popular, but is it secure? True, hackers are getting much more sophisticated, but if you practice commonsense security protocols, mobile banking can be convenient and secure. Here are some safe banking tips:

Never send account or password information via text or e-mail. Banking apps are much more secure. Most financial institutions have safeguards in place to make sure data sent across a network via their proprietary app is encrypted. Make sure you're not connected to a public network, and log on directly to your bank's website. Never respond to a request for banking information or follow a suspicious text or e-mail link; it could lead you to a bogus website where your financial records could be hijacked.

Be cautious when downloading apps to your device. Some may contain malware that can compromise your information; keylogger software, for example, tracks your keystrokes and could be used to identify bank passwords and account information.

Finally, use your phone's digital locking mechanism to minimize risk if your phone is lost or stolen. It may seem like a nuisance to swipe a fingerprint or enter a PIN every time you activate your phone, but that might be enough to keep a hacker at bay until you report your phone missing. Mobile banking can be convenient. But whether it's sufficiently secure is up to you and the safety protocols you follow.

Thinking of Buying a Home? Get My Free Guide

Buying a home is a complex process with many factors to consider.

Prepare for the decisions you'll need to make along the way by requesting my free report, "10 Easy Steps to Buying a Home."

Just call me at 404-939-1309 and I'll send it right out to you.

Second Mortgages: Make Your Dreams Happen—Carefully

RateHub defines a second mortgage as "an additional loan taken out on a property that is already mortgaged." Sounds risky—and indeed it comes with plenty of risks. But it also comes with rewards.

There are two major kinds of second mortgages: The home equity line of credit (HELOC) has a variable interest rate and acts much like a credit card, allowing you to withdraw the cash you need, when you need it. And the fixed-rate home equity loan allows you to borrow a lump sum and make set monthly payments.

Second mortgages provide speedy access to money at a generally favorable interest rate -- and the interest you pay on mortgages may also be tax deductible. Compared with money borrowed on a credit card or a standard consumer loan, a second mortgage may be easier to obtain, and you can use the money for whatever you want: home remodels, tuition—even a dream trip.

The most important disadvantage: because your home secures the loan, the second mortgage lender takes on less risk than with a personal loan, and may offer you more money than you need. Many borrowers are happy to comply, only to find themselves in trouble.

Ensure you can make your monthly mortgage payments easily, even when interest rates go up or personal circumstances change. And note that if interest rates increase, so will your monthly HELOC payments. Home equity loan payments aren't affected by rate increases during the term of the loan.

So go ahead and make that bucket-list trip a reality—but plan carefully.

The Credit Card Conundrum: It All Comes Down to Habits

Some people make a practice of using different credit cards for different types of purchases and accruing reward points across multiple categories. Others pride themselves on carrying only one or two cards. Which strategy is better?

If you have just one or two credit cards, it's fairly easy to monitor, manage, and control your spending, whereas it's more difficult to keep track (and all too easy to spend too much) when purchases are distributed among various cards.

Plus, juggling due dates can be a nightmare, and late or missing payments often trigger onerous interest and penalty fees and may damage your financial reputation. What's more, if you have a pocket full of credit cards, the credit bureaus may consider you to be overextended and could lower your credit score as a consequence.

Quick Quiz

Each month I'll give you a new question. Just email me at donzahnle@gmail.com or call 404-939-1309 for the answer.

What is the main reason indoor plants die?

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.

Another argument for the minimalist approach is that fewer cards can decrease your exposure to credit card fraud.

On the other hand, one of the primary factors in determining your credit score is the number of credit cards you have. If you carry only one or two cards, credit-scoring bureaus may decide they don't have sufficient information to assess your creditworthiness, and no credit or an incomplete credit history can be just as damaging as bad credit.

There is no one-size-fits-all solution for everyone's wallet. It's dependent on your spending and payment habits. But one thing is sure: credit card debt is expensive.

It's wise to be thoughtful about the plastic money you carry around.

Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I'll be able to help. Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time. I'll just give you the honest facts about your home and its value. And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just give my office a call at 404-939-1309 to arrange an appointment.

Alternatively, stop by at the office. The address is on the back page of this newsletter.

Worth Reading

Five Reasons to Write a Letter to Yourself

By Scott Hughes
pickthebrain.com

Writing a letter to yourself—to read five years later—can give you current insight into you. Be grateful for the people and events in your life now, and remind your future self of that gratitude. Finally, think now about who you want to be when you open that letter five years later.

More: <https://tinyurl.com/June-self1>

Five Ways to Be Positively Selfish (for Good Reason)

By Susie Moore
Greatist.com

Some days, it can be challenging enough to like yourself, let alone love yourself. But, points out Moore, not loving yourself makes it harder to love others. So be selfish—for others' sake. Here's how: Do something fun for one hour a week. Think outside your routine to find new opportunities. Explore a new neighborhood. You don't need much to care for yourself, but the impact on you—and on others—can be enormous. **More:**

<https://tinyurl.com/June-self2>

We Like Taking Selfies but Not Looking at Them

By: *Science Daily staff*
Frontiers/Science Daily

Today's selfie is the popular item that no one really likes. Researchers in Germany have found that while virtually everyone takes selfies—usually a lot of them—people feel there are too many on social media. Study participants suggested that selfies by others are self-promotional, while one's own selfies are "authentic." Another finding: close to 70% believe selfies can be harmful to self-esteem. So don't look; just snap. **More:**

<https://tinyurl.com/June-self3>

Is Lack of Space Cramping Your Green Thumb?

If your green thumb is out of joint thanks to limited (or nonexistent) outdoor space, try some out-of-the-yard thinking, and you'll soon be digging in the dirt. You can garden anywhere if you're resourceful.

Go vertical: If you're in an urban setting, take inspiration from the high-rises that surround you. When there's no room to spread out, go up. Use tiered planters and a trellis to create a living wall or a "room" divider on your balcony. Add wall pockets to grow small plants such as herbs. When you think of your outside walls as garden space, you suddenly have lots of room!

Think outside the window box: Who says plants only grow on prairies and in

pots? Create a unique arrangement of washbasins, bowls, cookware, repurposed rain boots, previously loved furniture—nothing's off limits for the innovative container gardener.

Automate it: If you have neither the space nor the green thumb, this solution may be for you. The recently invented Modgarden is a small indoor farm in a cabinet, and it's fully automated. You simply fill the water reservoir, add seeds, and wait for your veggies and herbs to grow. Some restaurants in colder climes are trying it to grow off-season produce.

Redefine the fruit basket: Fit a large wicker basket with a plant-friendly container filled with potting soil, and

add your favorite herb and edible flower seeds. Soon you'll have a microgarden that's useful, decorative, and different all in one.

Bring the outdoors in: If you love greenery but lack green space, why not bring the garden inside? Add small potted trees to sitting areas. Integrate potted plants into your décor. Fill your foyer with foliage. You may not have much square footage, but you can transform the space you do have into a garden that flows from room to room. Just remember to provide your plants with the right soil and lighting conditions, water regularly . . . and enjoy!

TRAPPIST-1e May Soon Become Earth 2

Traveling to Mars is so yesterday. Today the talk around space travel focuses on TRAPPIST-1, a neighboring star somewhat similar to our sun.

But it's not the star alone that has lit up everyone's imagination. It's the recent discovery that TRAPPIST-1 is orbited by seven Earth-like planets. And three or four of them may have conditions suitable for human life.

As a result, some researchers are now considering the possibility of human travel to a TRAPPIST-1 planet. According to a recent *Forbes* article by planetary geologist James Conca, the most likely candidate is the fourth planet out from the star, TRAPPIST-1e.

Granted, it's some 230 trillion miles from us. But, as Conca suggests, it would only take us 40 years to reach it if we were traveling at the speed of light. Unfortunately, at today's slower speeds, it's more like 600,000 years.

Now that the TRAPPIST-1 worlds have been discovered, can a space vehicle capable of traveling at the speed of light—and a trip to TRAPPIST-1e—be closer than we think?

Is Your Pet Trying to Tell You Something?

Pets can be loyal companions, but sometimes humans aren't. You're not mean; you just don't always get it. So *Reader's Digest* has compiled a list of things we furry family members would like you to understand, such as:

Teach us good behavior early, and be consistent.

We dogs wag our tails to show approval, but also when we're afraid. Tail-wagging doesn't always mean we want to be

petted.

Cats are hunters—we want toys we can grab, not laser lights.

Soft Frisbees don't hurt doggy gums so are better for playing fetch.

Don't waste money on gluten-free pet food.

Treat us as you'd like to be treated if you were lucky enough to be a dog or a cat!

Ask the Agent: This Month's Question

How Important Is Staging to Sell?

Whether or not to stage is top of mind for sellers these days. There really isn't a consensus on whether staging your home for sale will increase the amount people will pay for it, but anecdotally it does appear to be the case. Today's buyers have higher expectations, and staging definitely helps.

For example, assume a potential buyer will view your home online; staging your home for photos may make the difference between whether he or she will decide to tour your home—or not. In addition, a well-staged home can impact buyers during that "aha" moment when they decide your home "feels right"—or not.

Professional staging, however, can cost big money. You can declutter and clean your home yourself, but if you think it needs more, ask your real estate agent. He or she has experienced firsthand the impact of staging on selling prices.

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9	6		5				7	
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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!

Sweet and Spicy Grilled Pork Tenderloin

It's grilling season. Enjoy!

Serves 4

1 whole pork tenderloin trimmed of fat (about 1 pound)
Zest of 1 lemon
½ cup lemon juice
¼ cup honey
2 teaspoons salt
3 garlic cloves, crushed
1 tablespoon chili powder, or to taste

Directions

Combine lemon zest and juice, honey, salt, garlic, and chili powder in a resealable plastic bag. Add pork tenderloin, remove as much air as possible, and seal. Marinate in the refrigerator for at least 6 hours (up to 24 hours). Rotate occasionally.

Remove tenderloin, preheat grill to medium, and discard bag with remaining marinade. Brush grates with vegetable oil, and place tenderloin in center of barbecue. Cover grill. Turn pork every 2 minutes until it reaches an internal temperature of 120 degrees (10-12 minutes). Place on a cutting board. Cover the tenderloin with foil for 8-10 minutes. Slice and serve with lemon wedges and sides of your choice.

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