

Don's Seniors News

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Peace of Mind with Long-Term Care...at Home

When the need arises for long-term health care, the vast majority of people would prefer to receive that care in their own homes. In fact, more than 80% of the claims filed on long-term-care insurance policies are for care received at home. A number of services are available to help care for an individual at home. Some include homemaker aides, personal care attendants, social workers and professional medical care providers. The services offered will depend on the type and the extent of care needed.

Care in the home can be quite costly. The average hourly rate for a home health aide in 2010 is more than \$22 per hour. In some cases, for those who need more extensive, round-the-clock care, it can be even more costly than care received in a skilled nursing home facility. The cost of long-term care can be devastating to one's savings and other assets. If the need persists for many months or years, the expense could literally wipe out all funds set aside for retirement and other living expenses.

One way to help ease the burden of these costs is by purchasing a long-term-care insurance policy.

While early long-term-care insurance policies offered benefits only for care received in a nursing facility, many policies today offer payment for a wide array of homecare services as well. Often, the benefit amount for homecare is a percentage of the amount paid for care received in a facility - ranging typically between 50% and 100%.

Benefits can also include additional homecare-related entities such as adult day care centers, transportation services and other community-based services.

For the peace of mind in knowing that, some, or all, home healthcare expenses are covered; it's worth it to consider purchasing a long-term-care insurance policy that includes home healthcare benefits.

Call an SRES for help with Your Retirement Home!

Buying your retirement home is a big step and one that is likely to affect your financial future throughout your retirement.

Make it easier by working only with a certified SRES (Seniors Real Estate Specialist®.)

Get more details at <http://www.seniorsrealestate.com>. Or just email me at donzahnle@gmail.com for answers to your questions.

When Does a More Expensive Home Cost Less?

While it may seem counterintuitive, it is true; purchasing a more expensive home in an urban neighborhood could actually wind up costing you less than a home with a smaller price tag in the suburbs.

It could help you in more ways than one.

That is largely because of the high cost of transportation. When shopping for a home, many people who choose to live far from the core and commute to city jobs often neglect to factor in transportation costs.

The ever-increasing price of gas is not the only consideration. Regular maintenance, higher car insurance rates due to the longer drive, simple wear and tear, and vehicle replacement costs all need to be considered when calculating the cost of living far from where you work.

Given that suburban living also typically requires the use of a vehicle for everything from taking the kids to school to quick trips to the grocery store, you could also be looking at adding a second vehicle.

Whereas city dwellers – which benefit from better transit options and from being within walking distance of many amenities – may get by with one car or none at all.

Something else to consider if you are weighing the pros and cons of urban versus suburban living: according to research, health benefits – such as lower rates of obesity, hypertension and diabetes – are associated with the increased physical activity (primarily walking) that comes with being a city dweller. That consideration alone could translate into both lower medical costs and a longer, healthier life.

What is an Energy Audit and How can it Save You Money?

By Jon LaMonte
www.theNRGuy.com

I am asked this question more than any other question. In a nut shell, having an energy audit is like taking your house to the doctor. An energy auditor has a background in building science. Inviting one into your home for a "house call" gives them a chance to talk to you about the symptoms your home is experiencing. After a thorough examination, they are able to prescribe a prioritized improvement plan based on the diagnosis. Not only does this allow you to fix the problems you are having, but also it allows you to do it in the most cost effective manner possible. It also allows you to avoid the "snake oil" salesman that offers you great deals on things that MIGHT cure your homes ills.

While there are a lot of good HVAC, insulation, and window and door companies out there, most of them only concentrate on what they sell. Rest assured, if they are in your home, no matter what is wrong with your home,

Quick Quiz

Each month I'll give you a new question.

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

How many U.S. states border Canada?

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!

what they are selling is the cure. I cannot tell you the number of homes I have been in that the owners have already spent \$10,000 to \$15,000 on new windows and they're calling me because they still have the same problems they started with.

An energy auditor looks at your home as a complete system and at how each system affects the other. Like the human body, if one system fails (insulation, building envelope, HVAC, windows, and doors) then you will have symptoms. The key to fixing them is to treat the problem and not just the symptoms. Remember, "Don't throw money at your problems, throw knowledge, it's a lot cheaper." Email me today with your energy questions at JonL@theNRGuy.com.

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.

[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

We say we want a revolution ...
By Seth Godin

We say we want to have influence. We want our lives to impact others in meaningful ways. So why do we ignore practical advice on how to do this? Author, entrepreneur and speaker Seth Godin reflects on how our actions contradict our spoken intent. If you say you want to read intelligent writing, act. Check out this post.

More: <http://tinyurl.com/7rycfxk>

Can the blood pressure pill propranolol cure racism?

By Debra Black, Toronto Star

Do you want to combat subconscious racist tendencies? There is a drug for that. Maybe... Researchers at Oxford University have found the popular blood pressure medication propranolol blocks some chemicals in the region in a brain that produces fear, which may be connected to racial prejudice. Individuals who took the drug scored considerably lower on a test for implicit racism than those who did not.

More: <http://tinyurl.com/7r2hde2>

Sleep: why they used to do it twice a night

By Laura Barton, The Guardian

Perhaps children who want to stay up all night reading understand sleep patterns better than we realize. Barton outlines changes in Western sleep patterns. Previously, sleep was understood as occurring in two smaller blocks with a 'watch' in between that could be used for reading, prayer or even visiting the neighbors. Her main observation? Our obsession with eight full hours of sleep is both new and costly. At the very least, this article may help explain the noise coming from next door in the middle of the night.

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

Will the Government Pay for My Long Term Care?

April 12, 2012 Courtesy of:
National Care Planning Council

A study by the U.S. Department of Health and Human Services says that "people who reach age 65 will likely have a 40 percent chance of entering a nursing home. About 10 percent of the people who enter a nursing home will stay there five years or more. This year, about nine million men and women over the age of 65 will need eldercare. By 2020, 12 million older Americans will need eldercare. Most will be cared for at home; with family and friends as the sole caregivers for 70 percent of the elderly". [Medicare.gov](#)

A new population of seniors and those nearing the senior status are looking for some type of financial means to pay for long-term care (eldercare) in case of failing health. Many have taken care of family members who had no means to pay for their care or have seen their parents entire retirement savings wiped out because of medical and nursing home costs.

Does the government Medicare program pay for eldercare costs?

[Read the Entire Article...](#)

Some Food and Vitamins Just Don't Mix

There is more to living a healthy lifestyle than exercise and eating right. Because these days we're all into vitamins and dietary supplements, you need to be aware that some combinations of prescription drugs, vitamin supplements and food can lead to serious health complications. Therefore, it is important to keep track of it all.

For example, some tetracycline's interact in a bad way with dairy products, and some medications that lower your blood pressure (such as ACE inhibitors) shouldn't be mixed with high-potassium foods like bananas and green leafy vegetables.

To avoid complications, here are a few tips:

- Keep a record of all your drugs, herbal supplements and vitamins.
- Don't forget to tell your doctor and the pharmacist about all the over-the-counter drugs and supplements you take.
- For a new drug, ask the pharmacist about any food interactions you should avoid.
- Read the drug information from the pharmacist.

Make Gardening Fun for Kids

With spring quickly rolling into summer, grandparents are already scrambling to find summer activities for their grandkids.

Getting kids involved in gardening teaches responsibility, empathy, patience and a respect for the environment. In addition, even the most tech-obsessed children will find greater inner confidence from something they've cultivated themselves.

Grandparents can boost their grandkids' satisfaction by helping them create a garden layout, advising on perennials versus annuals and developing a growth chart for seedlings. They can also help them create DIY Popsicle stick markers to identify each plant as well as garden accessories like ribbon banners and decorative plant spikes. Kids that are more industrious can sell custom flower bouquets and homegrown herbs in a lemonade stand inspired booth.

Ask the Agent: This Month's Question

Q: How do I know how much I should spend to buy a home?

A. Here are some tips to keep you on track.

Know your financial situation: Prepare a budget before you start house hunting. In general, spend no more than 32% of your gross monthly income on housing. Remember, this includes utilities and property taxes. And your entire debt load shouldn't exceed 40% of your monthly gross income. Debt load includes car loans as well as credit card and line-of-credit payments.

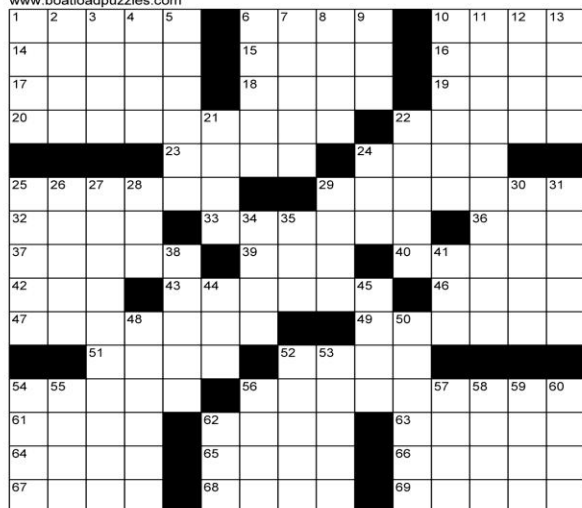
The lowest interest rate isn't always the best solution. Consider your individual situation, talk to two or three lenders, and be sure to read the fine print. Make sure you plan for closing costs.

If you're looking at an adjustable-rate mortgage, consider that interest rates will fluctuate. Put down as much of a down payment as you can and make sure you can meet the payments if rates change.

NEWS YOU CAN USE

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ACROSS

1. Rapidity
6. Norse tale
10. Circle segments
14. Once more
15. Give forth
16. Accomplishment
17. King, e.g.
18. Plunge
19. Buddhist monk
20. Support for an institution
22. Hoarse
23. Comedian Jay _____
24. Japanese wrestling
25. Painters' stands
29. Bemoans
32. Absent
33. Trinidad and _____
36. "We _____ Family"
37. Clothing stand
39. Anchorman _____ Rather

DOWN

40. Batman's sidekick
42. Pitching stat
43. Eats away
46. Female voice
47. Symposium
49. Vocation
51. Singer _____ Williams
52. Handyman's need
54. Smooths wood
56. Objected
61. Ocean current
62. Think
63. _____ Island
64. Genesis location
65. Office acronym
66. Tint
67. Sassy
68. Two together
69. Disdainful look

DOWN

1. Angel's instrument
2. Water (Sp.)
3. Popcorn seasoning
4. Layer
5. Sign up
6. Auto
7. Friend (Sp.)
8. Contribute
9. Nibbled
10. On fire
11. Not excessive
12. Child's resort
13. Stick around
21. Cozy place
22. Hearsay
24. Wilt
25. Roof edges
26. Informed
27. Newt, e.g.
28. Look over
29. Country path
30. Corny
31. Spanish "mister"
34. Smell
35. Wicked
38. Looks after
41. Boat paddle
44. Sugar _____ Leonard
45. Kilt wearer
48. Set in from the margin
50. Warns
52. Act toward
53. Spirited vigor
54. Ladder rung
55. Helper
56. Mexican money
57. Leg bone
58. Hue
59. Border
60. Stag
62. Speck

Recipe: Cuban Beef Picadillo

Serves 5

- 2 tablespoons olive oil
- 1 cup chopped onion
- 3 cloves garlic, minced
- 1 pound ground beef
- Salt and pepper, to taste
- Worcestershire sauce, to taste
- 2 tablespoons tomato paste
- 1 cup beef stock
- 1/4 cup white wine
- 1 bay leaf
- 1/4 teaspoon dried oregano
- 1/8 teaspoon cumin
- 1/2 cup raisins, roughly chopped
- 1/2 cup pitted green olives, roughly chopped
- 1/2 tablespoon white vinegar
- Chopped fresh cilantro

Heat oil in a pan and add onion and garlic until softened. Add beef and cook until it is broken up and begins to brown. Season meat with salt, pepper and Worcestershire, then stir in tomato paste. Add stock, white wine, bay leaf, oregano and cumin.

Simmer uncovered about 5 minutes. Stir in raisins, olives and vinegar, then cover and continue to simmer for another 20 minutes, stirring occasionally. Taste for extra seasoning and remove bay leaf. Garnish with cilantro.

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