

Don's Senior's News

Brought to you by: Don Zahnle
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Research & Commentary: Medicare Part D's Success

Matthew Glans - May 14, 2014
 Heartland Institute

Medicare Part D has been a great success by most objective measures. Despite the program's success, the Centers for Medicare and Medicaid Services and the Obama administration have begun to [call for a change in the pricing rules](#) of the prescription drug program.

Currently under Part D, private insurance plans compete against each other for the business of senior Medicare recipients, offering different benefits, costs, and levels of coverage. Seniors choose which plan works best for them, and the government subsidizes the premiums. This competition leads to lower prices for seniors and lower costs for taxpayers: Unlike other government health care programs, Medicare Part D has cost much less than originally estimated.

One proposal, which has been withdrawn by the Obama administration but is likely to be considered in the future, is a set of [proposed rules from CMS](#) that would limit the number of Part D plans that can be offered in a particular region, weaken the current guarantee that certain classes of medications must be fully available to patients with serious illnesses, and limit the ability of health plan providers to negotiate with pharmacies and suppliers to reduce drug costs.

<http://bit.ly/1jLJ23x>

Are you missing the hot deals in your online searches for listings?

Most Buyers don't realize that even the top public sites take up to five days to publish new listings, and most never report when a property goes under contract. In today's hot real estate market, serious Buyer's must have listing information immediately in order to have a chance at the hottest new listings.

If you are serious about your home search, I can help save you time and frustration. Email me today at donzahnle@gmail.com with "Help me with my home search" in the subject line and I will set you up with the tools to access the multiple listing service in real time just like I do. I can also notify you of hot new listings within minutes of them being entered in the multiple listing services. Stop wasting time. Contact me today at donzahnle@gmail.com.

Print Out Your Next Home in 20 Hours With a 3D Printer

Imagine building a custom home in less than a day using a 3D printer. Behrokh Khoshnevis, director of the graduate manufacturing engineering program at the University of Southern California, says it's possible; soon you too can build a 2,500-square-foot residence in 20 hours using "contour crafting", a 3D printing technique.

Contour crafting is an automated robotic building process that is stronger, faster, safer, cheaper, and more eco-friendly than manual construction, according to Khoshnevis. Using this process, a massive robotic printer lays out concrete and interlocking steel bars to build a structure and then "prints out" the plumbing, electrical networks, walls and flooring.

The technology allows for unprecedented architectural flexibility, so builders can create unusual design features or unique footprints. "The walls do not have to be linear; you can make them curved simply by changing a computer program," Khoshnevis said in a TED Talk. As he recently told CBS News, the technology is highly affordable and so versatile that it can be used to build homes in slums or areas struck by natural disasters ... even to construct human habitats on other planets.

Khoshnevis believes contour crafting will replace traditional building methods, making design and construction accessible and affordable for anyone.

With its myriad of applications, 3D printing will have a profound impact on virtually all industries. Currently, the construction industry is lagging behind, but for innovative architects, builders, and the real estate industry, technology such as contour crafting offers exciting possibilities.

VIDEO: Dr. Ben Carson Lays Out Rx for Health Care Reform

Newsbusters

Facing a respectful if at times skeptical panel as he promoted his just-released book, *One Nation*, on ABC's *The View* today, world-renowned neurosurgeon Dr. Ben Carson described his prescription for fixing health care in America, which revolves around market-oriented changes which empower consumers rather than bureaucrats.

<http://bit.ly/1j7vryk>

Beware Of Concert Ticket Seller Scams

Southwest Florida Online

Music fans should be aware of a number of potential pitfalls when buying tickets from both primary ticket sellers such as Ticketmaster, resale marketplaces and ticket brokers, says the Florida Alliance for Consumer Protection. If fans are not careful, they may end up unknowingly buying non-transferable tickets that cannot be resold or even given away, buying fraudulent tickets or buying tickets from disreputable sellers.

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

Stanley McChrystal: VA 'needs to be fixed'

POLITICO

Former top Afghanistan commander and retired Army Gen. Stanley McChrystal said Wednesday that the VA needs to fix its problems to honor the "covenant" between the U.S. and its veterans. While the former commander of U.S. Forces Afghanistan said the VA often provides great health care to veterans, "it's a big bureaucracy," he added. "And it needs to be fixed."

<http://politi.co/1jszfih>

Quick Quiz

Each month I'll give you a new question.

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

Which writer said, "Where large sums of money are involved, it is advisable to trust nobody?"

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!

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

How to Spot Fake Online Product Reviews

*By staff writers
Realsimple.com*

How do you tell if online product reviews are legitimate? They're sometimes written by ad agencies or consumers hired to give products good press. It only took a few moments to read this piece, which has been online for awhile. The video at the end simply restated the three tips in the article. But to see if I succeeded in using those tips in writing this review, you'll have to read the article yourself.

More: <http://tinyurl.com/June-good-read-1>

How to be Funny: The Six Essential Ingredients of Humor

*By Eric Barker
Theweek.com*

As an audience member, you can easily believe that humor just happens. In fact, it takes hard work to produce a joke that feels spontaneous. This article breaks down six essential aspects of humor using the acronym THREES. A hint: It's not all sweetness and light. T is for Target and H is for Hostility.

More: <http://tinyurl.com/June-good-read-2>

Learn to Embrace Your Messy Brain

*By Malcom Gladwell
Bigthink.com*

Creative people may have more than messy rooms; they may also have messy brains. Malcolm Gladwell thinks that's good. He argues creative people should embrace their mental messes. Refusing to clean out mental trash isn't a sign of laziness or fear. It shows imagination. Creative souls keep everything to see how they can use it. It's a great trait for writers, but not for order-conscious parents.

More: <http://tinyurl.com/June-good-read-3>

Compromise 101: Buying a Home with Your Spouse

Compromise is key to a successful relationship. But that doesn't mean it's easy, especially when it comes to buying a home with your spouse or partner. How do you strike a balance between each person's needs and wants?

To begin with, start with a plan. Have a frank conversation about what each person wants and needs: Detached or townhome? New build or old? What neighborhood? How much of a down payment? Work through these questions and put together a list of what you must have, and what your deal breakers are.

Look through home magazines together and watch real estate shows. Knowing each other's taste will help during the

search. But keep the focus on the way your home should function rather than décor or room color. Changing these are easy; adding a bathroom is more difficult and costly.

Nail down the financial details before the search begins. If you will be obtaining financing, order your credit reports and check for inaccuracies. In some cases, you may not want to repair a negative. According to a recent Forbes article, check with a mortgage professional to find out whether you'll do more harm than good paying off a debt.

Lenders will scrutinize both your scores. If one is significantly lower, it may affect your ability to get a

mortgage. Don't wait for the search process to begin before you start work to repair your credit.

The real test of compromise will start when the house hunt begins. Even if you stick to the must-have list, there will undoubtedly be homes that one partner loves; the other, not so much.

If you and your partner come to a standstill over a home, discuss why. Could some inexpensive changes make a difference?

Lastly, don't let pressure to buy override your opinions or your partner's. As this is the biggest purchase you'll make, you both should be totally comfortable with it, whatever it takes.

Seniors are Embracing Wireless More than Ever Before

My Wireless

New wireless technology is being developed at an incredible rate, and it's improving how people of all ages are communicating. While some past surveys indicated that seniors were late adopters of mobile products and services, it now appears more people over age 50 are enjoying the new ways to connect with family, work, and the world than ever before. For example, OASIS pointed to the increasing use of social media among people over 65 with 46% of online seniors on social networking sites. Staying connected with friends and family is important at every age and wireless gives that essential access for which everyone is looking and needs.

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

Own a Small Business? Brace for Obamacare Pain

Las Vegas Review-Journal

Local business owners might be hoping the Affordable Care Act's insurance mandates cover sticker shock. The law's employer coverage mandate doesn't take effect until 2015, but early plan renewals are starting to roll in. And for some businesses, the premium jumps are positively painful. Local insurance brokers are reporting spikes ranging from 35 percent to 120 percent on policies that renew from July to December. The increases are especially acute among employers with workforces made up of younger, healthier men. That's because Obamacare prohibits offering lower rates to healthier groups. It also narrows the allowed premium gap between older and younger enrollees.

<http://bit.ly/1g2URgz>

Ask the Agent: This Month's Question

What household hazards should we look for when viewing a home?

By looking for the household hazards before you buy, you can save yourself a ton of headaches, not to mention cash.

Mold – High amounts of mold spores can lead to respiratory problems. But you can easily identify it and ensure it's dealt with before you move in. Note areas where mold could be a problem, such as water damage in bathrooms, kitchens, or basements, and condensation on the windows.

Pests – Mice, bugs, and other critters may carry disease and/or will chew through wood. Check for broken screens, holes, or cracks around windows and doors.

Asbestos – Most builders up until the late 1980s, or even later, used asbestos as fire protection. It's dangerous when it's drilled into or sanded. Ensure you know where asbestos may be in your home or consult with a professional before renovating.

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

www.donzahnle.com

4					2			
2			5	1				6
			6			7	2	1
	3		4					
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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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Recipe: Barbecue Salmon with Ginger

Serves 4

4 salmon fillets, skin on
¼ cup soy sauce
¼ cup sake
¼ cup mirin
¼ cup olive oil
2 teaspoons sugar

Garnish:

5 tablespoons olive oil
6 shallots, finely chopped
4 tablespoons peeled and finely grated ginger
3 cloves garlic, finely chopped
4 tablespoons soy sauce

Place fillets in a large baking dish without overlapping. Combine next five ingredients and pour over the fillets. Cover and marinate in the refrigerator for 1 to 2 hours, turning occasionally.

For the garnish, heat oil in a skillet and add shallots, ginger, and garlic. Sauté over medium heat until fragrant, about 5 min. Add soy sauce and stir. Remove from heat and set aside. Discard marinade. Place fillets, skin side up, on preheated, greased grill for 3 min. Turn and cook 4–6 min., depending on thickness. Spread a tablespoon of the garnish on top of each fillet before serving.

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