

Don's Senior's News

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How to Score That Great Last-Minute Travel Deal

You've been looking forward to this vacation for months and you booked early, hoping to lock in the lowest price possible. But as you settle in on the plane, your seat-mate boasts that he booked last week. What's more, his ticket cost less than half of yours. Unfair!

Perhaps. But face it; that is a heck of a last-minute travel deal.

Take heart: You too can score a great deal. According to Beau Prichard in *USA Today*, "For those willing to look for them, there are plenty of travel bargains to be found.... However, truly exceptional deals often come at the last moment, and to find those deals you have to look a little harder."

Prichard then suggests you keep your packed suitcase by the door and line up your dog-sitter so you're ready to travel at a moment's notice. Great. But where exactly do you find these money-saving holidays?

Many are listed in the window of your local travel agency. Some are advertised on radio. Others in newspapers, magazines, and local flyers. The Internet, of course, is probably the richest resource of all. But do watch out for scams. And always read the small print to discover hidden fees or sneaky, nonrefundable, prepayment requirements.

Kiplinger.com's Stacy Rapacon writes about ways to save money on travel. In an article on the twenty best travel sites, Rapacon highlights a few reliable goodies such as: Kayak, Expedia, Trivago, Travelocity, Vacations to Go

Now grab that packed bag. You're on your way ... for less!

Did You Know?

Did you know? Only REALTORS®, not licensees, are fighting right now to preserve the federal Mortgage Interest Deduction on first and second homes.

Did you know? Only REALTORS®, not licensees, fought to create a tax exemption on the first \$500,000 of capital gains from the sale of a principal residence.

Did you know? Only REALTORS®, not licensees, are the only line of defense against government legislation and taxation of your home.

Any real estate licensee can help you buy or sell a home, but only a REALTOR® keeps working to protect your investment long after the sale.

Not every real estate licensee is a REALTOR®. As a REALTOR®, I have made a choice to help lead the fight to protect your investment, preserve private property rights, and defend the American Dream of homeownership. The political activity of REALTORS® at all levels of government is saving homeowners thousands of dollars over their lifetime. Protect your investment. Use a REALTOR® when you buy or sell.

Preparing to Sell? Consider the Tax Implications

If you're planning to sell your home, here are some things you should know about taxes and the impact they may have on your decision to sell:

Primary residence: When you sell your primary residence, you can exclude up to \$250,000 of capital gains from your taxes. For married couples who file jointly, the exclusion is \$500,000. Unmarried people who sell a jointly owned home can individually exclude up to \$250,000, if each meets the criteria.

Criteria: You must have owned and lived in the home as your principal residence for at least two of the five years prior to the sale. And you cannot have sold a home in which you excluded capital gains for two years before selling your current home.

However, if you don't meet these criteria, you still may be entitled to a whole or partial tax break in certain circumstances, such as divorce, change in employment status, change in health condition, or other unforeseen situations such as a death in the family.

What counts? When calculating the gain from sale of your home, you may deduct, among other things, closing costs (such as prepaid interest or points and your share of prorated property taxes) and selling costs (including real estate commissions; title insurance; legal, escrow and inspection fees; and advertising and administrative costs).

For more information, see IRS Publication 523 (<http://tinyurl.com/tax-implications>). Also note: This information is not meant to replace advice from a professional real estate agent or a certified tax advisor or financial consultant.

Medical Researchers Are Inventing Healthy Apps for You

ResearchKit, an open source software, offers medical researchers and practitioners an easy way to help their patients. According to a recent article on MSN, Apple Inc. has created ResearchKit, which allows health researchers to design apps using the iPhone, plus info from FitBit or Apple Watch, and gather health data in real time.

Massachusetts General Hospital has developed the GlucoSuccess app for diabetics that helps form a link between users' diet and exercise patterns and their glucose readings. It even has a built-in reminder for patients to ensure they've taken their daily medications.

Stanford scientists are now using ResearchKit as a tool to help them in their study of heart disease. Their MyHeart Counts app can assign a

physical task to volunteers, analyze results, and feedback recommendations via iPhone. There are also apps designed to help those with asthma, Parkinson's disease, or breast cancer to help keep up and follow through on the many requirements of daily living with a chronic disease.

It's not just beneficial for users; ResearchKit is opening up the volunteer universe for researchers. The app makes any Apple device user a potential study participant, and medical researchers are excited, as this will simplify research. Instead of using labor-intensive administration, researchers can remotely and easily collect and analyze current health data from volunteers. The subjects themselves control the extent of the data available to researchers, and no data goes to Apple. So, now there's an app to keep you healthy.

Quick Quiz

Each month I'll give you a new question.

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

What was the first company in the world to post \$1 billion in annual earnings, in 1995?

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

Camping Games: Free Printable Camping Charades

By Kara Lewis

The Joys of Boys blog

Camping trips build family memories. To make sure those memories are good ones, you'll need to keep the kids amused; they can't always navigate waters, catch wildlife, or explore forests. The author suggests charades with a difference: You're acting out and guessing typical camping activities like swatting mosquitoes and chopping firewood. She includes links to similarly themed blogs with camping activities and recipes.

More: <http://tinyurl.com/June-read1>

Your Waitress, Your Professor

By Brittany Bronson

The New York Times

Economic survival in the information age often means blue-collar work, even for those with white-collar educations. This can be good, Professor Brittany Bronson argues. She admits to feeling shame when she goes from delivering lectures to students to delivering their meals. But, she argues, some of her restaurant colleagues know about subjects more important than those that lead to research and teaching positions. **More:**

<http://tinyurl.com/June-read2>

Powerful Lessons from a Motivated Dad

By Naomi Simson

LinkedIn

Naomi Simson is an Australian entrepreneur, speaker, and television personality. Her success is due in no small way to her father. Simson credits him with modeling the motivation she needed to enter—and continue in—business. This month, consider the positive lessons your father taught you. And thank him.

More: <http://tinyurl.com/June-read3>

Become a Savvy Home Owner Before You Buy

With housing prices flat or increasing modestly in many markets, and mortgage rates at record lows, many consumers are finding it a good time to think about buying a home. But home ownership is a big financial commitment that requires a stable budget and a clear understanding of the costs and responsibilities involved.

This fact may be one reason why in 2014 more than 73,000 people—the largest number in five years—signed up for housing counseling workshops given by member agencies of the National Foundation for Credit Counseling (NFCC).

Housing counseling provides consumers with advice, education, technical assistance, and resources related to the home-buying process. It covers a

variety of topics such as prebuying, how to avoid default and foreclosure, credit issues, and reverse mortgages.

Savvy homeowners: HUD sponsors housing counseling through approved third parties, and many real estate agents are also encouraging clients to enroll in counseling workshops. These workshops not only help homebuyers navigate the home-buying process, but they also encourage them to become savvy mortgage shoppers. According to the NFCC, individuals and couples who participate in housing counseling sessions are inclined to review multiple mortgage offers, unlike those who have not been counseled.

Many first-time buyers, who have not worked with mortgage professionals before, might feel too intimidated to

discuss loan rates and fees. Because these vary significantly from lender to lender, people who take the time to educate themselves and shop the mortgage market often save more.

The key, particularly for first-time home buyers, is to be realistic about their financial situations. Those who are realistic and know the questions to ask throughout the home-buying process will be less likely to run into debt problems as homeowners.

Would you benefit from housing counseling? Many have, and the education is paying off; they've become realistic buyers before they buy and savvy homeowners after.

Your Third Coffee May Be Charmed

That third daily cup of coffee may be a lucky charm. Drinking it could reduce the chance of increased coronary artery calcium (CAC), high levels of calcium buildup on the coronary arteries that may be an early sign of heart disease.

For more than two years, researchers in Seoul and Suwan in South Korea gave comprehensive health examinations to more than 28,000 men and women. This included CT scans that measured the amount of participants' CAC. Participants also completed surveys about their dietary habits.

The researchers found that people who drank between three to five cups of coffee a day had significantly less CAC buildup than those who drank one to three cups a day, and those who drank less than one cup a day. However, they don't yet know why.

They also don't recommend excessive coffee consumption; people consuming more than five cups a day had the highest amount of CAC. Meanwhile, other studies on coffee indicate it may reduce the chances of developing multiple sclerosis, Type 2 diabetes, and different cancers. It may also improve memory. Barista, I'll take that third cup now.

This Month's Smile: Summer jokes.

When the kids complain they're bored, keep them smiling with these groaners:

Q: What do you call a dog on the beach in the summer?

A: A hot dog

Q: Why do bananas use sunscreen?

A: Because they peel

Q: What do frogs like to drink on a hot summer day?

A: Croak-o-cola

Q: What's a cat at the beach?

A: A sandy claws

Q: What does the sun drink out of?

A: Sunglasses

Q: What did the pig say on a hot summer's day?

A: I'm bacon

Q: Why did the teacher wear sunglasses?

A: Because her class was so bright

Ask the Agent: This Month's Question

Should I buy a fixer-upper?

When it comes to buying a home, the options seem endless. Do you go for the new cookie-cutter, the corner lot with character or the diamond in the rough?

Buying a fixer-upper can often mean snagging the deal of the century. However, the opposite can also be true. Here are some tips to slant the scales to the positive side:

Have a home inspection. Add up potential project costs and deduct them from the home's estimated value on completion, based on neighborhood norms. Don't over-improve for the neighborhood.

Pick a fixer that needs mainly small remodels, like drywall repairs, painting and refinishing floors, and be prepared to pitch in with the remodeling. You'll save money and learn a lot.

Finally, be realistic. Is the short-term pain worth the long-term gain, or would a less labor-intensive property better suit your needs?

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

www.DonZahnle.com

8	5		7					9
	1				2		8	
		9		8		4		
	7		3		5			8
		5				6		
6			9		1		4	
		3		5		2		
	4		2				1	
2					8		6	5

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: Couscous with Pine Nuts and Dried Cranberries

This is a great base dish; add or subtract different nuts, herbs, dried fruit, and/or crumbled goat cheese.

Serves 4

- 1 cup couscous
- 1 cup vegetable broth
- ½ cup water
- 3 tablespoons olive oil
- ¼ cup dried sweetened cranberries
- ¼ cup pine nuts, toasted
- 2 tablespoons finely chopped parsley
- 1 tablespoon finely chopped mint
- Salt and pepper to taste

Place the couscous in a medium bowl. Bring the broth, water, and two tablespoons of olive oil to a boil in a medium saucepan. Pour boiling liquid over couscous and stir to combine. Add the dried cranberries, combine, and then cover with plastic wrap. Set aside about ten minutes or until liquid has been absorbed.

Remove plastic wrap and fold in pine nuts and chopped herbs. Add salt, pepper, and additional olive oil to taste before serving. Serve warm or at room temperature.

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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.

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