

Don's Senior's News

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Social Security, Medicare and More – What Are the Dates to Remember?

Townhall

As more and more of the boomer generation heads toward retirement, I get a lot of age-related questions. Can I tap into my 401(k) early? When should I take Social Security? Should I apply for Medicare if I'm still working? The answers all have to do with certain dates and deadlines that you will want to keep in the top of your mind.

While you may think by the time you reach your 50s you have passed most of life's major milestones, think again. From 55 on, there are a number of age-related financial milestones that you can't afford to ignore, no matter how young you feel. Miss them and you will not only miss some of the perks that come with getting older, you may also be penalized for your lack of attention.

So before you declare that you'll never acknowledge another birthday, at least put these ages on your mental calendar -- and keep this checklist handy.

Age 55: Possible penalty-free early 401(k) distribution.

If you're 55 or older and lose or leave your job, you can take a lump-sum distribution from your 401(k) under what's called separation of service, without paying a 10 percent early withdrawal penalty. And just for the record, if you leave your company before age 55, you can still set up a schedule of "substantially equal payments" and avoid the penalty. You will, however, have to pay income taxes on either type of distribution. <http://bit.ly/KBAHv6> to continue reading

Don't Believe the Actuaries. Medicare is far From Safe

Forbes

According to a recent analysis conducted by actuaries at the Centers for Medicare and Medicaid Services (CMS), Obamacare will save Medicare nearly \$200 billion by 2016. They went on to report that the law will save seniors nearly \$60 billion in out-of-pocket costs. But a report from the program's Trustees released just after that analysis threw a bit of cold water on those estimates. <http://onforb.es/L2TIIta> to continue reading

Today's 'Smart' Home Makes Decisions for us

We all know what it means to look after a home. Whether it is vacuuming regularly or applying a much-needed coat of paint, such care is an essential part of home ownership.

What if your home could actually help care for you?

That is the driving concept behind the current research into the creation of a truly "smart" home. The idea is not simply a home that responds to preset commands to turn on or off lights or appliances, but one that can calculate such needs on its own and respond to them appropriately.

For example, by monitoring your sleep patterns, your home will turn down the thermostat after you are in bed to save energy. Or, perhaps, it will recognize that the oven has been left on and shut it off automatically.

It works through discrete, wireless sensors located in every room that gather information on our habits and patterns and then forward it to a sophisticated computer program. The computer soon is able to anticipate our movements, detect potential aberrations and respond accordingly. The longer we live with these sensors, the more they are able to make decisions on our behalf.

Does the thought of that smart a home sound far-fetched? Apparently not: Researchers from Washington State University wrote in a recent issue of the journal, *Science*, that home innovations like these are already under development. According to the article, we are heading for a brave new world where we will be able to rely on our "smart" home to care for us.

It gives new meaning to "home sweet home", doesn't it?

3 Keys to a Comfortable Home

By: Jon LaMonte

Temperatures are already in the 90's with no end in sight. To keep our homes comfortable, our air conditioners will be working overtime and so will our electricity bills. Here are the three main keys that will keep your home more comfortable and save you money on your utility bills.

Insulation - Most homeowners don't know that there are hidden areas in the home that are always poorly insulated or what a sufficient level of insulation should be. One common hidden area is knee walls. These are vertical walls in between interior space and attic space. They are often found in rooms over the garage, behind the walls of high ceiling living rooms, and in vaulted ceiling bathrooms. They are one of the leading causes of comfort complaints in homes today. Also, according to the DOE (Dept of Energy), the minimum attic insulation for our climate zone is R-30. Adding proper insulation can save you up to 20% on your utility bills.

Air Sealing - Proper air sealing and insulation go hand in hand. Most homes have an average total leakage area (add up all the little holes) of a window standing open 24/7. This allows heat, pollutants, and moisture into your home while allowing the A/C

out, making your home uncomfortable while raising your utility costs. Adding insulation without properly air sealing is not only foolish, but it greatly reduces the effectiveness of the insulation. Properly air sealing and insulating your home can save you up to 25%.

Duct Sealing - Finally, according to the DOE, the average duct system leaks at a rate of 25%. Leaky duct systems draw hot, dirty, moist air directly into your system while wasting air you're paying to condition outside. Having ducts properly sealed can save you as much as 20% on your utility bills.

While most homes suffer from common issues, every home is unique. The best way to find out the most cost effective approach to improve your home is to have an energy audit first. If you have any questions regarding your homes comfort or efficiency, please contact me: Jon LaMonte "The Energy Guy" at JonL@theNRGguy.com.

Health care Redux: Phil Gingrey targets the AARP

Atlanta Journal-Constitution

A memo released Friday by the House Committee on Energy and Commerce focused on the relationship between the White House and the pharmaceutical industry. U.S. Rep. Phil Gingrey, R-Marietta, a member of that committee and an obstetrician, is concentrating on another portion of the tale -- he's taking on the AARP.

WASHINGTON — After weeks of talks, drug industry lobbyists were growing nervous. To cut a deal with the White House on overhauling health care, they needed to be sure that President Obama would stop a proposal intended to bring down medicine prices. <http://bit.ly/N3ekUI> to continue reading

Worth Reading

The Curious Case of The 'Imposturbs'

By Nate Berg, *The Atlantic*

If a traveler stays in a Dutch-inspired Turkish resort named after a posh California community, where did he vacation? Perhaps Orange County Resort, which is built like a Dutch village but is located on the Mediterranean coast. It is one of many "imposturbs" -- towns and neighborhoods designed to mimic foreign locales. Seems people desire the status of other places but cannot abandon the comforts of home.

<http://tinyurl.com/7pdyny4>

How to Spot if Someone is Lying to You? Just Ask Your Computer

By David Gerges, *The Daily Mail*

University of Buffalo scientists have developed software that monitors eye movements to help determine if individuals are lying. A trained interrogator correctly identified 65% of falsehoods in a series of recorded conversations; a computer program found 82.5%. Scientists hope to develop software that works alongside interrogators.

<http://tinyurl.com/dxpqzz2>

The Stories Behind the Bloodlines

By Taryn Simon, *Ted.com*

American photographer Taryn Simon's *A Man Declared Dead and Other Chapters* explores generation-spanning stories. This video vividly recounts her narratives from all over the world, including the tale of three Indian men declared dead by relatives who wished to inherit their land. It was, as Simon says, "a disorienting experience to photograph the men who were supposed to be dead yet whose images are proof they are not."

<http://tinyurl.com/cxckuzu>

Quick Quiz

Each month I will give you a new question.

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

In which branch of the arts is Suzanne Farrell famous?

Pricing Your Home Is Both a Science and an Art

You know your home is one of a kind. Soon buyers will know too; you have just made the decision to list. The question is now: How do you price that unique property?

Here is where your real estate agent shines. Pricing is an exact science, but strategic pricing is an art. That is why you should entrust this function to someone who will accurately price your home, whether it is a buyer's or a seller's market.

A good agent knows that pricing strategies depend on many factors; what works for one home may not work for another.

In a seller's market, your agent might recommend pricing to encourage

multiple offers. However, this will depend on the neighborhood and on the home's value. The best candidate for this strategy is a well-maintained home in a desirable area where inventory is low. In this situation, the listing price will likely be at the lower end of a price range that reflects the home's fair market value to encourage competing offers.

In a buyer's market, the factors influencing price are the same – the neighborhood and the value of the home – but the strategy is very different. Here it is all about demand and competition. Your home is in direct competition with others for sale in your neighborhood, and it should be priced to compare

favorably. It also should be in top condition, and your agent may recommend fix-ups and staging to highlight its attributes.

Your agent will also look for trends. If properties in your area consistently sell below asking price, prepare for offers below the listing price and expect to have to adjust, particularly if you are in a hurry to sell.

Whatever the market, a well-thought-out pricing strategy can make the difference between selling quickly at a fair price and sitting on the market with an overpriced property.

It's worth getting it right the first time.

If You Want to Avoid a Heart Attack, Smile

Are overweight – but happy – smokers healthier than pessimistic workout buffs? Could be. Researchers at the Harvard School of Public Health have found a link between optimism and cardiovascular health.

After searching through more than 200 studies that recorded both cardiovascular health and personal well-being, researchers noticed that optimistic individuals had a significantly lower risk of heart disease and stroke; among very optimistic people, the risk of heart disease was 50% lower.

Interestingly, the researchers also found that very optimistic people were more likely to exercise and eat a balanced diet; however, after controlling for this factor, optimists still had lower risks of heart disease. In addition, this was the case regardless of other factors such as socioeconomic status, body weight, age or smoking status.

Granted, the researchers are not condoning lighting cigarettes while looking on the bright side, but it's likely that your glass-half-full mindset may be a lifesaver. So smile. Your heart needs it.

A Word About Medicare

By: *Bobbie Dubin*

Dubin Insurance Benefits

Entering the Medicare system can be a blessing or nightmare when faced with the complex task of sorting through all of the complex Medicare information and the numerous options for secondary insurance offered by private insurers. Without professional guidance, the process can be perplexing, time consuming, and frustrating.

Generally, Medicare is available to people age 65 or older, some younger than 65 with disabilities, and people with permanent kidney failure. If you are having a 65th birthday in the near future, are eligible for Medicare due to a disability, or 65 or older leaving your employer group health insurance plan, connect with a knowledgeable independent health insurance broker and have them help you wade through the details. Email your questions to me anytime at bobbiedubin@bellsouth.net.

Ask the Agent: This Month's Question

Q: How do I decide if I should sell my home?

A: Empty nester? Starting a family? Anxious to move closer to downtown? They're all good reasons to want to move. But be sure you've thought it through. These tips may help:

- Ask an experienced real estate agent how much you should expect to get for your home and if fix-ups are required.
- Put together a budget that includes all costs – not just those involved in purchasing a new home, but also costs you'll incur in preparing your home for sale.
- Decide whether you can afford the home you want. Signs point to a possible increase in interest rates within the next year. Try several rate scenarios to ensure you can handle the payments when rates do increase.

Selling and house hunting can be stressful, but your team – real estate agent, lawyer, home inspector and lender – can help make it easier.

News You Can Use

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Sudoku instructions: Complete the 9x9 grid so that each row, each column and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

Recipe: Baked Fish with Scallions and Ginger

Serves 4

- 4 fillets of snapper, grouper or other firm white fish
- 3 tablespoons light soy sauce
- 3 tablespoons dry sherry
- 5 scallions, 2 of which should be thinly sliced crosswise
- 1 teaspoon fresh minced ginger
- 1 clove garlic, peeled and minced
- ¼ teaspoon sugar

Preheat oven to 350 degrees and lightly grease a baking dish.

In a small bowl, combine the soy sauce, sherry, the two sliced scallions, ginger, garlic and sugar.

Cut the remaining three scallions in half lengthwise and place on the bottom of the baking dish. Place the fish on top of the scallions and drizzle the soy sauce mixture on top.

Bake uncovered for 10 to 15 minutes or until the fish flakes when tested with a fork.

Time may vary depending on thickness of fillets.

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