

# Don's Senior's News

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## How Will Seniors Be Impacted by Obamacare?

*The Heritage Foundation*

The Medicare program that provides health insurance to seniors faces a dire financial future. **And Obamacare is making it worse.**

Medicare's Part A trust fund is projected to be insolvent by 2026 and the total program has a long-term unfunded obligation of more than \$35 trillion. This means the government has made \$35 trillion worth of benefit promises to current and future seniors that are not yet paid for — a staggering amount that is more than double the nation's total current debt.

Despite the fact that the Medicare trustees have been warning of this financing disaster for many years, President Obama's massive health care law makes the matter much worse, not better.

>> [VIDEO: Ann Lorenz, who has Parkinson's disease, worries about Medicare's future](#)

Ignore the political rhetoric of keeping Medicare "as we know it." Obamacare has already made significant changes to Medicare, namely through provider reimbursement reductions and the creation of an unelected board of bureaucrats, the Independent Payment Advisory Board (IPAB).

Continue reading at: [How Will Seniors Be Impacted by Obamacare?](#)

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## Are you thinking of Buying a Home? Discover the Critical Role of Today's Real Estate Agent.

Buying a home is a complex process with many factors to consider. The days when homebuyers spent the day riding around with a real estate agent are long gone. Homes are generally identified for inspection via the internet.

Since the mortgage meltdown, the agent's role in the transaction has changed from being a chauffeur to the Buyer's advocate compelled to protect the Buyer throughout the transaction; much like the role a lawyer plays defending a client in a lawsuit.

Contact me to discuss how I can help you through the paperwork nightmare created by the mortgage crises, protect your interests, and keep you from making expensive mistakes in your home purchase. Call 404-939-1309 or email [donzahnle@gmail.com](mailto:donzahnle@gmail.com) today.

## How to Buy Your Dream Home...Even if It's Not for Sale

Have you ever driven through a new neighborhood only to turn the corner, and there it is ... your dream home?

But, darnn your luck, this dream home isn't for sale. While the majority of us drive away, saddened, some people leave determined to make this home theirs — whether it's for sale now or not.

And often, with the help of a great agent, they'll do just that.

For real estate agents, it's a form of cold calling: The clients point out an unlisted home they love, and the agent plays matchmaker, contacting the homeowners to see if they're prepared to sell.

Some homeowners won't budge, but for others, there may be incentive to sell. They may have considered selling but haven't started the process. The house may have been on the market previously. Or, maybe the owner decides to jump at the opportunity.

If you are interested in a property that isn't for sale, call me! I will:

- Research both the property and its owner to develop information to establish the value of the property.
- If you decide you are serious about the property, I will contact the owner on your behalf and attempt to obtain a tour. If you are still interested, I will prepare a written offer and negotiate with the owner as your agent.
- Be aware that you will likely end up paying a premium for a house that isn't officially for sale.

Call me at 404-939-1309 to discuss a property that you have in mind.

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# Stranger Proofing Works: Just Ask This 10-Year-Old

It was many parents' and grandparent's worst nightmare. But it proved conclusively to these parents and others that "stranger-proofing" your child is so very worth it.

Some months back, a 10-year-old Canadian girl was approached at her elementary school by a man in a vehicle. The man explained he'd been sent by the girl's mother to pick her up, but failed to provide a code word the family had come up with together. She immediately ran back to her school.

Unfortunately, it's not an unusual story; according to the Department of Justice, some 2,000 children disappear a day in the US. This one had a happy ending, but most child abductions don't end as well. Where this story differs is in the simple rule most grandparents try to

teach their grandchildren – don't talk to strangers. As it turns out, these parent's chose just the right approach. Here are some tips to help you raise the topic of "stranger danger," with your grandkids.

- Pick a code word to be a secret between you, your child and anyone who would pick them up if you're unavailable.
- Show your children safe places. Let them know where to turn if they're in trouble, and point out safe spots to play and safe roads to take.
- Ensure they carry your contact information on them at all times.
- Teach your kids to say "no." Let them know they won't be in trouble if they assert themselves to an adult.
- Encourage your grand children to play with others. There is safety in numbers.

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## Quick Quiz

Each month I'll give you a new question.

Just email me  
atdonzahnle@gmail.com for the answer.

**In the 1960s, in which American city was you supposed to wear flowers in your hair?**

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## 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!

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## 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](mailto:donzahnle@gmail.com) and we will arrange a time to get together.

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## Worth Reading

### The Saving Grace of Good Design

By Tom Brady

The New York Times

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

Rectangles may make the world go round. As Tom Brady reports, the human eye most easily scans images that mimic the golden rectangle. Its five-by-eight dimensions can be seen in Mona Lisa's face, Notre Dame ... even the original iPod. But good design can do more than sell technology or enhance art. Check out the color green.

### Daily Rituals: Coffee

By Mason Currey

Slate.com

More: <http://tinyurl.com/d2jhe95>

Want to boost your creativity? Pour yourself a cup of java. Currey's list of daily rituals that inspire artists examines coffee use by creative types. The news isn't always good: Author and heavy coffee drinker Honoré de Balzac died at age 51 after a reported coffee habit of 50 cups a day. So, perhaps moderation is a better option. Or maybe tea.

### How Facebook Takes Your Emotional Temperature

By Rick Smolan

Bigthink.com

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

Facebook makes people happy. And people make Facebook happy. The more data users provide, the more information advertisers can use to tailor their ads more effectively. But does that make the user the product, as suggested by Essayist Jonathan Harris? Harris sees Facebook as a drug that becomes addictive, and the addicted user becomes what advertisers buy. Smolan – a Big Data expert – sort of disagrees. How about you?

# Important Information for Seniors

## Obamacare will share personal health info with federal, state agencies

*Washington Examiner*

A new 253-page Obamacare rule issued late Friday requires state, federal, and local agencies as well as health insurers to swap the protected personal health information of anybody seeking to join the new health care program that will be enforced by the Internal Revenue Service.

<http://bit.ly/17g22SW>

## Big Hospitals' Obamacare Deal Betrays Seniors and the Poor

*Heritage Foundation*

During their closed-room dealings with the Obama Administration, the hospital industry's lobbyists agreed to support Obamacare-- provided that the law placed restrictions on physician-owned "specialty" hospitals, noted WSJ. These innovative specialty hospitals frequently have quality outcomes better than most traditional facilities, but no matter--the big hospital lobbyists wanted to eliminate a source of competition. So Obamacare prohibits new physician-owned hospitals from receiving Medicare payments -- and prohibits most existing facilities from expanding if they wish to keep treating Medicare patients.

<http://herit.ag/182Pr4E>

## 2013 Social Security and Medicare Board of Trustees Annual Report

*Social Security Administration*

"Neither Medicare nor Social Security can sustain projected long-run programs in full under currently scheduled financing, and legislative changes are necessary to avoid disruptive consequences for beneficiaries and taxpayers. If lawmakers take action sooner rather than later, more options and more time will be available to phase in changes so that the public has adequate time to prepare. Earlier action will also help elected officials minimize adverse impacts on vulnerable populations, including lower-income workers and people already dependent on program benefits."

<http://1.usa.gov/11EF0Qp>

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## Don't Fear all Germs: Some Are Friends

News alert. Not all germs are bad. In fact, we actually need some germs (microbes) to stay healthy. As a society, we fear bacteria. We douse ourselves in antimicrobials such as hand sanitizers. But our overzealousness may be harming rather than protecting us.

In our efforts to reduce some infections, we are increasing the likelihood of others. For example, *Helicobacter pylori* (*H. pylori*) is linked to ulcers and stomach cancer, but also plays a part in preventing overeating.

Quoted in a recent *New York Times* article, *H. pylori* – once a fixture in our stomachs – is now found in fewer than 10 percent of US kids, thanks mainly to antimicrobials. Now many of these children may be overeating – contributing to childhood obesity.

Suffering from chronic sinus problems? There's a germ for that. Atherosclerosis? You may be missing gut bacteria that produces antioxidants.

Unfortunately, there's no easy way to prevent killing off good bacteria. Science is working on it, but in the meantime you can stop over-using antibiotics – antimicrobials that are often misprescribed.

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## Rate shock' hits Ohio with 88 percent insurance hikes

*Washington Times*

The Ohio Department of Insurance predicts premiums in 2014 will rise by 88 percent, a direct result of President Obama's Patient Protection and Affordable Care Act. The average cost of insurance premiums will stand about \$420, "representing an increase of 88 percent" compared to 2013, the department reported, Forbes said.

<http://bit.ly/12inhR5>

## Ask the Agent: This Month's Question

*What are some easy ways to enhance curb appeal?*

The exterior of your home can give prospective buyers a thumbs-up first impression of your home. This first impression is critical; research shows landscaping increases your home's value, so the more your outside is designed to appeal to buyers, the better.

However, it's still important to budget when renovating to sell: It won't be your home much longer, so don't overdo it. Buyers appreciate an exterior that looks cared-for and well-maintained, not flashy.

As always, paint is a good place to splurge; highlight your home's architectural features and make it clean and welcoming with an exterior paint job. Avoid trendy colors and stay with neutrals that suit your home's style. Enhance the entrance with new outdoor light fixtures, new hardware and planted urns.

These simple fixes will stop buyers in their tracks. And may even sell your home.

# NEWS YOU CAN USE

[www.atlantahomesonline.com](http://www.atlantahomesonline.com)

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

**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!

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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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## Recipe: Arroz con Pollo for a Crowd

### Serves 10

8 c chicken stock  
 6 chicken breasts  
 ¾ c vegetable oil  
 2 finely chopped onions  
 3 cloves minced garlic  
 3 c seeded, chopped tomatoes  
 2 grated carrots  
 2 tbl red wine vinegar  
 ½ c tomato paste  
 2 tsp achiote powder  
 2 tsp dried oregano  
 3 tsp salt  
 1 tsp pepper  
 5 c long grain white rice  
 1 c canned or cooked peas  
 ½ c stuffed olives  
 Chopped cilantro and lime wedges

Bring the stock and chicken breasts to a boil. Reduce heat and simmer for 10 minutes. Turn off heat and let sit for 10–15 minutes. Remove chicken and leave to cool. Add water to chicken stock to make 10 cups. Set aside. In a large pot, heat oil, garlic and onion until soft and translucent. Add next nine ingredients. Stir until blended. Add liquid. Bring to a boil over medium heat. Simmer until water evaporates. Cook at low heat, covered, for 25 minutes. Shred chicken. Add to rice. Stir in peas and olives. Sprinkle with cilantro. Serve with lime wedges.

