

Don's Senior's News

Brought to you by: Don Zahnle
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How Going with the 'Flow' Can Bring You More Joy

Some describe it as "being at one with yourself and your environment." Mihály Csíkszentmihályi calls it "flow." Whatever you call it, this single-minded, passionate attachment to an activity heightens focus, spurs creativity and actually produces moments of pure spontaneous joy.

It may be as close to happiness as humans can get ... a wonderful thing. Now how do we catch the wave or get with the flow?

Csíkszentmihályi, a professor of psychology at Claremont Graduate University near Los Angeles, is the originator of the "flow" concept. His research work with artists, who he says "create meaning," has generated a solid body of well-regarded work.

Csíkszentmihályi's artists describe a mental state in which they are one with the object of their creation yet somehow feel outside it. They define this feeling as the "ecstasy" - which, incidentally, is derived from the Latin term "side by side."

Those of us who are neither artists nor psychologists can be "in flow" too.

"Flow" is defined in Wikipedia as the mental state of operation in which a person in an activity is fully immersed in a feeling of energized focus. It doesn't matter what the activity is; it's how we feel about it. Like an athlete who describes as ecstasy the act of breaking through "the wall" or a traveler experiencing the pure joy of Paris in the spring, humans are all capable of "flow." Look for the "flow"-worthy activity that works for you.

Thinking of Selling Your Home? Get My Free Guide

It's much easier to sell your home if it's in good shape.

Fortunately, it's not so hard to fix it up. Just ask for my free guide, "Great Ideas for Quick, Easy Fixes That Will Help Your Home Sell."

Just email me at donzahnle@gmail.com or call me at 404-939-1309 and I'll send it right out to you.

Five Solid Ways to Improve Your Home's Curb Appeal

A sexy front yard can ramp up your home's curb appeal without costing a fortune.

If you're planning to sell - or even if you're not - it's a good idea to keep the outside of your home spruced up.

Following are five ways to up your yard's sexiness quotient:

1. Think like a drive-by viewer. Your home may tell a very different story when seen from across the street. Is there an attractive transition from road to front porch? Does it feel welcoming?
2. You don't have to splurge on a landscape designer to create a new look for your front yard. While you're viewing your property from across the street, look at it as a whole. Consider the "hardscapes" like your porch, front door and walkway and the "softscapes" like plants, hedges and trees. Create a focus by painting your front door a different color, and keep the rest simple.
3. Peeling paint and cracked sidewalks say something about the way you maintain the house as a whole. Some elbow grease and a bit of paint can do wonders for your home's curb appeal. Keep hedges clipped, leaves raked, lawns mowed and the kids' toys stored out of sight.
4. Curved flower beds are more welcoming than a straight display. Choose plants and foliage that complement your exterior paint scheme and support the mood you're going for. Bright colors like yellow, orange and red are attention getters. White is vibrant at night, and pale colors convey a calm mood.
5. Don't forget about lighting. Make it easy for visitors to navigate your walkway and find your front door at night.

Wise Buy: Long-Term Care Insurance

What you don't know about long-term care insurance could hurt you for years to come. Everyone knows they need insurance, but even those who are diligent about other forms of insurance tend to forget about long-term care insurance until late in life.

Unfortunately, that is often a big mistake. Not only does it cost more the longer you wait, but you may not even be able to obtain it once an accident or illness strikes.

Long-term care insurance provides needed assistance during one's later years and, even more important, also provides the type of coverage required in the event of a disability or severe illness.

Why It's Important

Since federal Social Security disability or SSD benefits require a minimum of six months' illness or injury prior to even applying for coverage - and it takes an average of six months to two years to obtain benefits - there is a significant gap in coverage until basic expenses are covered. Even then, the

federal government plans do not cover all expenses.

According to the US Census, four out of five people will eventually experience at least six months of illness or injury that leaves them unable to provide for their own basic activities of daily living.

When to Buy It

Purchasing long-term care insurance early in life is the most affordable and certain way to guarantee your family doesn't encounter hardship due to unexpected circumstances during your high-income years and long-term outlook.

If you are the primary wage earner for your household, have no children or family members to assist during your retirement years or simply can't count on Social Security to provide for all of your needs, then long term care insurance is a must for your insurance portfolio. Remember, plan ahead and purchase while you are young and healthy in order to obtain the best rates.

Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

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

Worth Reading

Is Obesity Catching?

Sources: *The Week*, *The Telegraph*

If you have an overweight friend, you may be in danger of becoming obese yourself, a new study from the School of Human Evolution and Social Change at Arizona State University suggests. The truly scary part is that your larger colleagues may be influencing you subliminally.

More: <http://tinyurl.com/3brstn5>

'Oneness' Feeling Experienced by Monks Explained

By Marina Watson Peláez
Time Newsfeed

Monks can activate both the default part of the brain and the extrinsic part of the brain during meditation. So? Well, apparently that's the reason people experience a sense of harmony with their environment during meditation. The findings may lead to greater understanding about depression and Alzheimer's.

More: <http://tinyurl.com/3exv8mg>

Treats Without Calories?

Imagine That

By Henry Alford, *The New York Times*

This is worth reading if only for the author's sense of humor and clever writing. That, and the fact that his take on the imaginary food diet resulted in a 10.2-pound loss in one month.

More: <http://tinyurl.com/3g34pul>

Nice Guys Finish First

By David Brooks, *op-ed columnist*, *The New York Times*

Are we a race of super-cooperators, or is it all about me? NYT's op-ed columnist David Brooks wades into the debate and gets pretty much decimated. Presumably, most of the visitors to his column aren't super-cooperators themselves.

More: <http://tinyurl.com/3km5qfr>

Quick Quiz

Each month I'll give you a new question.

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

What animal's milk is used to make authentic Italian mozzarella cheese?

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!

Buying a Home? It Pays to Think Like a Detective

You may not need a magnifying glass or a deerstalker hat, but thinking like your favorite fictional detective can give you an edge when looking for your dream home.

Sherlock Holmes, for example, would likely advise you to draw conclusions based on what you see.

Cracks in the walls could point to foundation problems. Loose caulking around the windows might indicate rot. Squeaky, uneven floors may be harbingers of expensive repairs.

It's elementary, as Holmes might say.

Agatha Christie's Hercule Poirot, on the other hand, would recommend you put your brain cells to work. As a savvy homebuyer, you would quickly figure

out the fact that outdated, poor-quality kitchen cabinets; old-style wiring; and plumbing problems will mean an expensive renovation, thanks to your own brain cells.

J.D. Robb's mid-21st-century detective, Eve Dallas, might use high-tech gizmos to decide whether the house would fit your family's lifestyle. But all you really need is a tape measure to check room sizes and storage.

And don't forget the garage. Will the family cars, workshop and sports gear all fit?

In the guise of Ruth Rendell's moody detective, Adam Dalgliesh, you could stroll around the outside of the house with an eye to water pooled around the foundation (implying poor drainage) or

crumbling bricks that will soon need repointing.

And while you're there, you might want to think like Christie's Miss Marple and make inquiries about the neighbors and the neighborhood.

With her legendary understanding of the dark side of human nature, you may find that all is not as it seems.

Finally, if your inner detective decides the house is for you, well, it's not over yet.

It's now time to call in the expert. The home inspector is your final solution. Even Holmes and Poirot would understand that.

How to Save Big Bucks by Refurbishing

A wooden bookcase can take on new life as a storage bench when turned on its side and a cushion is added to the top. A lampshade can be covered with wallpaper for a designer touch. A solid but unappealing chair can be painted and re-covered to create a unique piece.

These days it's all about reusing and recycling. With a bit of imagination and some work, finds from thrift stores, garage sales and even Dumpster diving can be refurbished for a great - and environmentally responsible - new look. And the best part? You'll save money too. Following are some tips for refurbishing:

- Look for well-built, solid furniture to transform.
- Check online for great, inexpensive ideas.
- Don't forget the Habitat for Humanity store near you for deals that appeal to your social conscience.
- Good furniture that has been given a new life goes well in any décor.
- Have fun.

Is Anyone Out There? We May Not Be Alone

Beyond our solar system and 20 light years away, there's a planet whose atmosphere somewhat resembles that of Earth. That means that, hey, we may not be alone after all.

The Earth-like planet is warmer and wetter than others and therefore more likely to be able to support life. But perhaps not life as we know it: Think plants and short animals with big eyes. Still, thanks to astronomers at the

Institut Pierre Simon Laplace in Paris, we may someday have company in the form of flora and fauna that can evolve in a low-light environment. The astronomers used a new computer model that simulated the planet's climate and pronounced it Earth-like. Meanwhile, scientists from Brown University in the U.S. recently announced the moon may have more water than thought.

Ask the Agent: This Month's Question

What is the difference between an agent and a broker?

Real estate **agents** must be licensed by the state in which they operate. To be licensed, all states require candidates to take classes in real estate and to pass an exam. A sales agent works for a licensed brokerage and handles the sourcing and showing of properties, the liaison with the clients, and the documentation needed to complete a sale. His or her knowledge covers everything to do with this area, such as local zoning laws, schools, shopping and property inspection requirements.

A **broker** is a business owner who is licensed by the state to operate a brokerage. The broker is responsible for the management of and accounting for all monies related to the transaction and for paying the agent's commission. It is a misconception that a broker is a better "agent" than a sales agent, and few brokers conduct sales personally - their task is managing the business of the brokerage.

NEWS YOU CAN USE

Don
Zahnle

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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!

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Recipe: Herbed Shrimp and Mushroom Skewers

Serves 4

- ½ cup olive oil
- ¼ cup white wine
- 1 ½ tablespoons fresh thyme and oregano leaves, roughly chopped
- 1 teaspoon salt
- ¼ teaspoon pepper
- 2 large lemons, sliced 1/8 inch thick
- 18 large shrimp, shelled, tailed and deveined (about 1 pound)
- 18 large button mushrooms, stems removed

In a large bowl whisk together the olive oil, white wine, thyme/oregano, salt and pepper. Add the lemon slices and shrimp to bowl and toss to coat. Cover and refrigerate for 45 minutes, tossing occasionally. To cook, thread the shrimp, lemon slices and mushrooms onto skewers and place on grill or under broiler for about 8-10 minutes or until shrimp are cooked through and mushrooms are tender, basting with the marinade and turning occasionally.

Serve over rice or a green salad.

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Thanks for reading! If you'd 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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