

# Don's Home News

Brought to you by: Don Zahnle  
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## Gas Prices Rising? Don't Worry. Start Biking

If there were a simple way to be happier, more active and save money all at once, would you do it? These days you can't surf your favorite news site without encountering a study showing that those who have chosen bikes over cars are happier and healthier.

The New Economics Foundation, a British-based think tank, has reported that "studies comparing the experiences of commuting by bicycle and car report that cyclists find their mode of transport at least as flexible and convenient as those who use cars, with lower stress and greater feelings of freedom, relaxation and excitement."

A survey of Portland, Oregon, businesses found that bicycling is the fastest-growing mode of transport for downtown employees' work commutes, and Canadian researchers found that 66% of people who commute by walking or biking are very happy with their commute, compared to 25% of transit users and 32% of drivers.

But the benefits don't stop there. By biking to work, you avoid being stressed out by gas prices and, of course, you are "doing the right thing" environmentally. If you think bike commuting is right up your lane, here are some tips to help you start:

- Ride a bike specially designed for commuting.
- If there are not designated bike lanes, stay to the right as much as possible.
- Take the flattest route. Plan it out at [www.mapmyride.com](http://www.mapmyride.com).

## Searching for a Home Online?

### Now you can search Metro Atlanta Listings in Real Time using the same Tools I do.

Due to recent changes in multiple listing service rules, I can now set you up with an account where you can search for properties just as I do. No more stale and out of date data like you get on the internet from Realtor.com, and Trulia.com.

Call or [email](mailto:don@donzahnle.com) me today and say; "set me up with a Listing Book account."

It is FREE and takes me only minutes to set it up for you.

## 'Convergence' Is Shaping Urban America

A swing toward urbanism is shaping "Big City, North America."

It is those darn demographics again. Only this time it's not just a baby boomer thing; it's what some experts are calling a "convergence" between boomers and millennials, also called "Generation Y" and born between 1981 and 2000.

In their home searches, empty-nester boomers are looking for smaller houses in centrally located neighborhoods within walking distance of everything.

Meanwhile, Gen Yers simply prefer the urban lifestyle. The result is an influx of buyers to downtowns and away from suburbia.

The heightened demand for these urban neighborhoods is exceeding supply. In some cities, a rental boomlet is under way, as Gen Yers are finding the urban lifestyle they want in rental apartments and condos.

Size matters, too. Both boomers and Gen Ys are finding that small is beautiful, purchasing smaller urban properties with postage stamp-sized yards or tiny downtown condos with expansive views.

The urban lifestyle also has some new fans: Single women now represent 21% of U.S. first-time buyers compared to 12% for single men, according to a survey by the National Association of Realtors.

The full impact of the new urbanism has yet to be felt.

However, it is a good bet it will change the shape of cities – and suburbs – for some time to come.

# Smarter Smart Phones Usher in the Cashless Society

Are you sick of lugging around cash? Don't worry. The cashless society is just around the corner.

Thanks to smart ... and smarter ... cell phones, the days of wallets, cash, even credit cards may soon be over. Already customers are flashing their phones to purchase lattes in some Starbucks locations or lumber at Home Depot.

A survey by Washington-based Pew Research Center asked 1,000 technologists and social scientists about the wallet's fate in 2020. Two-thirds felt both cash and credit cards would have disappeared by then, to be replaced by smart devices. In fact, even now, smart phones hold all the information we need to transact business: payment methods and identification.

Naturally, companies are anxious to

transition to the post-cash economy. Both Visa and MasterCard now offer wireless payment options, and the government of Canada is moving away from plastic, as it plans to stop issuing social insurance cards in March 2014.

Meanwhile, Square, Inc. ([www.squareup.com](http://www.squareup.com)) has found a way for small merchants, such as the local hot dog seller or a dog walker, to accept credit cards via a smart phone.

The downside, of course, is concern about privacy and security. The Pew survey found that one-third of respondents felt consumers would worry about the security of their transactions and the misuse of personal data, as advertisers will be able to fine-tune their pitches to customers already predisposed to buy.

## Quick Quiz

Each month I will give you a new question.

Just email me at [donzahnle2gmail.com](mailto:donzahnle2gmail.com) for the answer.

What is a palindrome, and what is an example of a palindrome?

## 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:donzahnle2gmail.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 [donzahnle2gmail.com](mailto:donzahnle2gmail.com) and we will arrange a time to get together.

## Worth Reading

### Reset Your Circadian Rhythms for Surprising Health Benefits

By Mehmet C. Oz, MD, and Michael F. Roizen, MD  
*RealAge.com*

Whether it's jet lag, stress, or daylight saving time, that has you feeling off, maintaining a steady circadian rhythm has lasting health benefits. Resetting your circadian rhythms can help give you younger-looking skin, boost your immune system, improve your blood sugar levels and make you more energetic. Moreover, it is as simple as regulating your sleep patterns or eating on a regular schedule.

More: <http://tinyurl.com/7evj5nb>

### Insights from the Youngest Mind

By Natalie Angier  
*Nytimes.com*

The youngest minds have a lot to offer to psychology. Dr. Elizabeth Spelke is studying babies not because they are cute, but because they have a lot to tell us about how the mind works. Because the adult mind is complicated and difficult to study, the best way to make sense of it is to "ask" the newly born.

More: <http://tinyurl.com/7vhdvnk>

### Could Using the Force Help You Win at Golf?

By Rob Waugh  
*Dailymail.co.uk*

Until now, it's unlikely you'd even use the words "meditation" and "golf" in the same sentence, least of all find out that this juxtaposition may be the future of the sport. Sports psychologists tell us the key to sinking those putts could be as simple as visualizing the hole as bigger than it actually is. The mental technique is said to raise accuracy by 10%. We will have to put this one to the test!

More: <http://tinyurl.com/78gq8mn>

# There Are Scary Consequences to Mortgage Fraud

Mortgage fraud has been making headlines in the past few years, with some suggesting it played a key role in the financial crisis of 2008.

Truth is if there is money to be made dishonestly through mortgages, there is no shortage of criminals to figure out ways of doing so. Moreover, we are some of those criminals along with our legislators.

Some of us have obtained a mortgage, often referred to as a Liars Loan, without being totally truthful on the loan application. This mini fraud, however, is not nearly as bad as our legislators creating and passing laws

with full knowledge that the laws only purpose was to give them a political advantage, even though the results would be devastating to our economy.

While there are many ways to commit mortgage fraud, one of the most common is to sign a mortgage on behalf of someone else, often for the promise of a quick payback. Never sign a real estate loan application unless you yourself are purchasing the property; you could be on the hook for a whopping sum of money.

You don't have to look far for the culprits in "Liar Loans" – a widespread type of mortgage fraud. This occurs

when an applicant exaggerates income or years on the job to get a larger loan than he or she would otherwise qualify for.

Remember, if it is discovered that an applicant misrepresented information when buying or refinancing a home, not only can the lender demand immediate repayment of the loan in full, but the applicant may have to do some explaining to the police.

As in so much of life, ensuring that you are not part of a mortgage fraud involves common sense. Trust your instincts. If it seems too good to be true, it probably is.

## Can Clouds Help Beat Global Warming?

They are the final frontier of climate science. Many see clouds, which have a major effect on climate, as humankind's savior from earth's ever-increasing warming.

Global warming is caused by an increase in greenhouse gases. It means that the temperature of earth's atmosphere has been gradually increasing, causing a shift in earth's physical geography. This could be catastrophic.

Because they can change the energy flow coming from and returning to the sun, clouds can either warm or cool the earth. Climate skeptics believe that they will have a moderating effect, while others suggest the impact will be neutral or even negative.

From there, it turns political. Those warning of the damaging effects of global warming say the skeptics are giving policy makers a reason for not acting to limit greenhouse gases and their negative impact. Skeptics believe clouds can save us from global warming.

In fact, the impact of clouds remains a mystery. Stay tuned.

## Does Medicine's Time-Honored BMI Lie?

People have long turned to the Body Mass Index (BMI) to indicate whether they're underweight, overweight or obese. The popular measurement tool – body mass divided by the square of the individual's height – also has been used as a determinant of risk for weight-related diseases.

The BMI has always had its share of critics who say that because it does not distinguish between muscle and fat, fit

people can be incorrectly classified as overweight. But now new studies are calling into question the BMI's effectiveness. New data has revealed that the ratio of waist circumference to height may be a better predictor of obesity, and a New York study suggested that 39% of Americans were mistakenly classified as overweight using the BMI when they should have been classified as obese.

## Ask the Agent: This Month's Question

**Q: How can I make my home look spectacular in photos?**

Research shows professional photos and videos can increase the amount you receive for your house.

Here are some tips on readying your home for the camera:

- Your home's curb appeal will tempt buyers to view it. Stand across the street from your home. Is it welcoming or unkempt? Tidy, de-clutter and fluff your front yard. Add seasonal planters.
- Highlight your home's "story" with photos and videos. Ensure that the pictures capture special architectural features.
- Photos should feature key rooms such as the kitchen and bathrooms. If you have lots of natural light, let the sun shine in.
- Most important, depersonalize and eliminate clutter. A blank canvas will encourage potential buyers to imagine themselves in your home, and ultimately, that is what will sell it.

# NEWS YOU CAN USE

Don  
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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: Charred Fresh Corn Sauté

Serves 4

### Ingredients

- 8-10 cobs of fresh yellow corn
- 4 tablespoons butter
- 1-2 teaspoons sea salt
- Zest of 1 lime
- Freshly ground pepper, to taste
- Lime wedges and red pepper flakes

### Directions

Preheat broiler. Remove husks and silk from the corn then place under broiler, turning frequently until some kernels are slightly charred, about 6-8 minutes.

Remove from oven then hold cob by one end with a paper towel and carefully cut off the kernels with a sharp knife.

Heat butter in a sauté pan, toss corn with salt, lime zest, and pepper until warmed through.

Serve with extra wedges of lime and red pepper flakes.

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