

Don's Senior's News

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What You Need to Know About Long-Term-Care Insurance

Wall Street Journal

Long-term care is a vastly misunderstood part of the health-care world. Many people assume that Medicare, the federal program that provides health coverage for people who are 65 and older or disabled, also provides long-term care, but those benefits are limited, mainly to brief rehabilitation stays in nursing facilities. Here are the basics: **Question:** What exactly is long-term-care insurance?

Answer: Long-term-care insurance typically provides custodial care needed when an elderly or disabled person becomes so frail that he or she needs help with two "activities of daily living," such as bathing or eating. Newer policies generally cover dementia care as well.

Q: How does it work?

A: Besides your age and health, there are three moving parts that have the biggest impact on your premium: The daily benefit amount, the length of coverage and your level of inflation protection.

When deciding how much coverage you need, consider how much family support you realistically could expect, costs where you live and whether you would use other savings to supplement your benefits.

<http://on.wsj.com/17Rs7rL>

Are You Searching for a New Home on line?

Now you can search Metro Atlanta listings in real time just as real estate agents 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 No more stale and out of date data like you get on the internet from web sites like Realtor.com, and Trulia.com.

Call or [email](#) me today to have me set up an account for you. It is **FREE** and takes only minutes for me to set it up.

Faced With a Low Appraisal? Check Out Your Options

Lenders rely on appraisals. So, if the appraisal on your dream home comes in lower than expected, it may kill your deal. But there are solutions.

Low appraisals happen for many reasons. A low appraisal may have nothing to do with your property – it may be all about the market: In a buyers' market, a low appraisal may reflect high inventories due to market conditions; in a sellers' market, particularly in hot areas with low inventory, multiple offers may push up prices artificially. Both can skew the data used by the appraiser to value the property.

Whatever the reason, you'd be wise to consult with your lender, who really does want your business, and your local real estate agent, to request a second appraisal. Even though you have to pay for it, the second appraisal often does come in higher; this may happen if the appraiser is inexperienced or not local and may have made the appraisal based on incorrect sales data.

Here are other options:

- As the buyer, you can make up the difference between the low appraisal and the selling price in cash to the seller.
- If you're the seller, you can lower the price to be consistent with the appraisal.
- The seller also can offer to hold a second mortgage on the property.
- As the buyer, you can walk away from the transaction.

That said, if this is your dream house, chances are you'll find it worth the effort and extra cost to make your deal work.

Gandolfini's Death and the Need to Repeal the Death Tax

Heritage Foundation

James Gandolfini died of a heart attack last month while traveling in Rome. The Sopranos star was estimated to be worth nearly \$70 million, leaving this money to his two children, wife, and two sisters. If the actor's sudden and untimely death weren't enough for his grieving family to deal with, now come reports that the IRS will soon swoop in like vultures to take an estimated \$30 million of Gandolfini's estate because of the federal estate tax, better known as the death tax. Although the patriarch of the family already paid tax on a large portion of his estate, the family may have to begin liquidating assets to pay the burdensome death tax. <http://herit.ag/12GSI7x>

Why Does the AARP Hate Seniors?

Red State

We know the AARP is typically left-leaning and sided with the Obama Administration on Obamacare and other policies that will wind up hurting seniors. But now it seems they're siding with the far-left environmental movement to put people out of work and raise energy prices -- something that has a direct effect on seniors with fixed incomes. <http://bit.ly/15iLDrE>

Unilaterally Disarming in the War on Sugar

Americans for Limited Government

A new study by the Americans for Limited Government Foundation provides a free market solution that both sugar producers and food manufacturers can agree to. <http://bit.ly/1aGxmlw>

Quick Quiz

Each month I'll give you a new question.

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

What is the diameter of the moon?

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!](mailto:donzahnle@gmail.com)

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

Does trying to be happy make us unhappy?

By Adam Grant

LinkedIn

Western society's obsessive pursuit of happiness may be destroying our lives. Using studies and a good friend's career path, author Adam Grant suggests that searching for happiness can lead to depression. His solution: Stop trying to figure out if you're happy. The idea needs to be lived to be fully appreciated, but reading this is a good first step.

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

A Facebook of two halves ...

By Becky Evans and Eleanor

Harding

MailOnline

Newsflash: Men talk about sports more than women do. OK, it's not revolutionary. Nevertheless, the data collection method may be; a British scientist gathered gender information from thousands of willing Facebook users. As he notes "What's amazed me ... is how much systematic information it's been possible to get all at once." Some may find the implications scary, but not to worry: Another study suggests we lie more on social media sites than we'd like to admit.

More: <http://tinyurl.com/bkqja27>

What's your anger style?

By Jenna McCarthy

Real Simple

Anger is universal, but everyone deals with it differently. This article describes the various ways we express anger, from explosive to sarcastic. Luckily, we don't need to be slaves to our anger: McCarthy considers why we get explosively angry (or sarcastic) and suggests what to do to deal with our own anger style.

More: <http://tinyurl.com/oupm5f7>

Important Information for Seniors

HHS Admits: You Might Not Be Able to Keep Your Doctor Under Obamacare

The Weekly Standard

As Obamacare was being pushed through Congress in 2010, the Obama administration and its allies were unequivocal in two claims: If you like your doctor and you like your current health care plan, you can keep them both. HHS Secretary Kathleen Sebelius and then-House speaker Nancy Pelosi backed the president fully in this regard. While there has been sniping back and forth between the administration and its detractors about the real-world application and implementation of Obamacare, the new Healthcare.gov website has taken some of the mystery out of the controversy. <http://bit.ly/15sF7P6>

Is There Life After Death Tax?

Human Events

Identical "Death Tax Repeal Act of 2013" bills have been introduced into the House and the Senate; H.B. 2429 by Representative Kevin Brady of Texas, and S. 1183 by Senator John Thune of South Dakota, respectively. The legislation is supported many organizations, such as 60 Plus Association, American Family Business Institute, and the American Farm Bureau Federation. See the full list in a press release, which describes the benefits of the repeal. <http://bit.ly/1cRKYjs>

Keystone XL pipeline is in the national interest

The Hill

Former Rep. Harold Ford Jr. (D-Tenn.): "I believe the president will ultimately approve the Keystone proposal, not only because it passes his litmus test of not 'significantly exacerbating the problem of carbon pollution,' but also because this important private-sector infrastructure investment will create jobs while making the U.S. more energy independent." <http://bit.ly/172HbbT>

Your Dog May Be Smarter Than You Are

After watching yet another pet trick on YouTube, you might think the dog population is divided into dumb dogs (yours) and smart dogs (theirs); but according to Brian Hare, associate anthropology professor and founder of the Canine Cognition Center at Duke University, you would be wrong. Hare believes all dogs are geniuses in their own way.

"People can often underestimate the intelligence of their best friend," Hare told *Scientific American* earlier this year. He says it's all about figuring out what your dog does well, because "different dogs use different strategies to solve problems."

One impressive canine skill is the ability to follow human gestures. For example, if you point in the direction of a toy, your dog can follow your point.

But perhaps a dog's most intelligent feature is its capacity for cross-species bonding and empathy. Like most humans, dogs who have bonded well with their owners will find that owner's yawn just as contagious as humans will.

Studies also have shown that, like their owners (the "petters"), dogs (the "pettees") experience a boost in a "love" hormone during petting – an experience obviously enjoyed by both petters and pettees.

Healthy? Obamacare may triple your premium

MSN Money

The Affordable Care Act is designed to place health care within reach of all Americans, but the law may end up making insurance more costly for healthy people. A review of proposed health care plans across eight states shows premiums for those in good health may double or even triple under Obamacare, while costs for people with chronic conditions will likely decrease, The Wall Street Journal reports.

<http://on-msn.com/12hvjTg>

Ask the Agent: This Month's Question

Do you have home insurance tips?

Before starting your home search, you might want to look at possible neighborhoods from the perspective of an insurance company. For insurance carriers, it's all about location: However perfect your home-to-be is, an area with high crime rates will add dollars to your premiums. You also can cut insurance costs by:

Looking for a home with updated wiring and plumbing: Fires and floods are less likely with upgraded electrical and plumbing systems.

Checking out the heating system: Gas and electric heating is less likely to cause problems than oil furnaces.

Inspecting your home's roof – most policies won't cover water damage if it results from a failure to maintain the property.

Considering whether you're willing to pay for increased liability as a result of purchasing a home with a pool or hot tub.

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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: Coconut Curry with Fall Vegetables

Serves 4

- 1 tablespoon vegetable oil
- 1 clove garlic, finely chopped
- 1 small onion, finely chopped
- 1 inch piece fresh ginger, peeled and minced
- 1 tablespoon ground turmeric
- 1 tablespoon mild curry powder
- 3 cups bite-sized fall vegetables (broccoli, cauliflower, squash, etc.)
- 1 can coconut milk
- 2 cups water
- 1/3 cup roughly chopped fresh cilantro
- Salt and pepper to taste
- Dried chili flakes to taste (optional)

Heat oil in a medium-sized pot. Add garlic, onion, ginger, turmeric and curry. Cook until soft. Add veggies. Stir until they're slightly cooked and beginning to turn brown.

Add coconut milk and water, mix and bring to a boil. Reduce heat and simmer 20 minutes.

Season with salt, pepper and chili flakes. Sprinkle with cilantro before serving over steamed rice.

