

Don's Senior's News

Brought to you by: Don Zahnle
donzahnle@gmail.com

Social Security Mistakenly Reports Thousands of Deaths

CNN Money

More Americans are being erroneously killed off by the Social Security Administration every day. Of the approximately 2.8 million death reports the Social Security Administration receives per year, about 14,000 -- or one in every 200 deaths -- are incorrectly entered into its Death Master File, which contains the Social Security numbers, names, birth dates, death dates, zip codes and last-known residences of more than 87 million deceased Americans. That averages out to 38 life-altering mistakes a day.

While these errors occur online, in the depths of the administration's database, they have a very real impact on the people who have effectively been declared dead.

"Erroneous death entries can lead to benefit termination, cause severe financial hardship and distress to affected individuals, and result in the publication of living individuals' [personal identifying information] in the [Death Master File]," the Inspector General said in its most recent evaluation of the database.

Laura Brooks, of Spotsylvania, Va., discovered she had been declared dead when she stopped receiving her disability checks, and her rent and student loan payments unexpectedly bounced.

She went to her bank and a representative said her account had been closed because she was dead. Follow the link to continue reading...
<http://yhoo.it/qd6dJe>

A Blueprint for Medicare Reform

Heritage Foundation

Heritage Policy Analyst Kathryn Nix recently released a paper explaining why the premium support, or defined contribution, model for Medicare reform found in Heritage's Saving the American Dream is the best way to get out of our health care spending and debt crises. Several elements of this approach to reform have already been applied to the program under Medicare Part D and Medicare Advantage. Writes Nix, "Applying their successes to the rest of Medicare can restore permanent solvency to the program, preserve robust access to high-quality care, encourage continued physician participation, and strengthen Medicare as real insurance for tomorrow's seniors."

<http://bit.ly/q4iGZ6>

Thinking of Buying a Fixer-Upper? How to Do It Right

With proper due diligence and the right real estate agent, buying a fixer-upper can be a satisfying and lucrative experience. Buying a bad one, though, can lead to disaster. Here are some tips to help you avoid problems:

Location: A bad house in a desirable neighborhood is almost guaranteed to pay big dividends for the savvy buyer. Here's where a good real estate agent - as a specialist in local neighborhoods - can be worth his or her weight in gold.

Mass Appeal: You'll want to look for a home that appeals to the largest number of buyers. That means three or more bedrooms and more than one bathroom.

Sensible Layout: Look past the current floor plan and figure out how the home will work. Today's buyers look for openness and rooms that flow seamlessly.

Bang for Buck: Avoid costly makeovers like shoring up sagging foundations. Instead, think cosmetic fixes. Plaster and paint, new bathroom fixtures, and even a new roof and energy-saving windows are relatively inexpensive and can turn your ugly duckling into a beautiful swan.

Potential Problems: An investment in a good home inspector can save you thousands of dollars in the long run. You can try requesting a home inspection and a roof certification as part of the deal. Ask your real estate agent about any nearby landfills, reports of contamination and other conditions that could affect resale value. You may even want a structural engineer to examine the property as a condition of sale.

How to Give Your Home a Light and Airy Feel

The properties of natural light are well-known. It expands your space, brightens dark corners and gives your home an airy feel. If you're selling your home - or even if you're not - try adopting some designer tricks to increase your home's natural wattage.

Paint is one of the least expensive and most effective ways of lightening up your home. Light colors reflect light and bounce it back, making a space look larger. And yes, painting your woodwork cream or white is allowed and does increase your light quotient.

Mirrors also bounce back natural light, but they should be used sparingly. Bring in the outdoors by hanging a mirror opposite a window.

Light-colored gauzy curtains or plantation shutters also contribute to

that airy look. Louvered blinds can be tipped to take advantage of the sunlight as it makes its way around the room. And don't forget that slip covering your furniture in lighter-colored fabrics is another easy way to lighten up.

If you're prepared to make structural changes, adding a skylight to a dark room is effective, but trimming back outdoor trees and shrubs that are filtering the light may do the trick for less money.

For open houses, turn on indoor and outdoor lights. Even during the day, inside lighting can make your dwelling feel homey, prevent harsh shadows from sunlight and brighten dark corners. Dust and vacuum well, as illuminated dust bunnies won't do anything for the appeal of your home.

Worth Reading

Your Dog Is Watching You

By Tara Parker-Pope
New York Times Health

Don't raise your eyebrows around Fido. He just might pee on your floor. University of Florida researchers found dogs learn to read our facial signals and behave accordingly. So you may actually be encouraging inappropriate behavior without knowing it.

More: <http://tinyurl.com/3bkok2y>

13 Cheeses You Need to Know

Source: *Eat Yourself Healthy in Reader's Digest Version*

Do you have a wine and cheese party coming up? Why not wow guests with your high CQ (cheese quotient)? This primer hits all the right notes and throws in recipes as well. To really impress, check out Cheese No. 13, a medium-hard, nonrinded cheese from Cyprus that includes chopped mint.

More: <http://tinyurl.com/3qsrwk9>

Why Women Are Better Investors

Source: *The Week*

More than half the population already knows women are better at most things. For the rest, a study from Barclays Wealth and Ledbury Research suggests that women are more likely to make money in the market because they are less confident and therefore less inclined to take risks - financial or otherwise.

More: <http://tinyurl.com/3msco6z>

The Secrets of Thin People: How They Get There, How They Stay There

By Lorie Parch in *REALSIMPLE*

The bottom line is that thin people develop very specific, personal ways of maintaining their weight. What are they? Here's a hint: You might want to think about moving to Colorado.

More: <http://tinyurl.com/2wtz2je>

Quick Quiz

Each month I'll give you a new question.

Just email me at donzahnle@gmail.com or call 404-939-1309 for the answer.

What type of camera did Edwin Land develop?

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!

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'll be able to help.

Just give my office a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe I'll also give you the "inside scoop" on what's happening in the housing market near where you live!

Just call me at 404-939-1309 and we will set a time to get together and talk about your situation.

Selling Your Home? Avoid These Costly Mistakes

You often hear about naive buyers and the mistakes they've made, but what about the slipups by sellers?

Yes, believe it or not, sellers also make mistakes.

And sometimes those mistakes mean lost sales and longer days on the market.

The most prevalent mistake by sellers is insisting on too high a price. Sellers may want a big return on their investment because they've invested time, money and emotion in a home. However, sellers may have to lower their expectations, as things like upgrades or a home's location on a busy street may not be to everyone's taste.

Sellers should listen to their real estate

agents. An agent has the comparables, understands the local market and knows what a home is really worth.

Sellers also can be inflexible about arranging appointments. By not showing in the evenings or on Sundays, sellers are reducing the pool of potential buyers. Many sellers also want to be there for showings or open houses, which is a big mistake. Potential buyers may feel uncomfortable and won't be able to see themselves living there.

Fatigue is a problem among sellers. It may be difficult to keep a home in show condition, but it is necessary. Dirty dishes, unmade beds and dust bunnies will not get a seller the best price. Neither will toys and unpleasant reminders of Fluffy and Fido.

Pets, by the way, should also be out of the way during viewings.

Many sellers also find the process of negotiations difficult. Sellers shouldn't take lowball offers personally. Low bids can be, and often are, increased. Sellers should respond quickly to every offer, and they should not stall while waiting for a better one to come in. Sellers who are in a hurry can offer incentives like paying closing costs.

Last, sellers should not wait for spring.

Sellers can attract serious buyers during the off-season by highlighting fall landscaping or promoting the property as a cozy winter retreat.

EPA Regulates Seniors to Death with Radical Ozone Proposal

(Alexandria, Virginia) -- 60 Plus Chairman Jim Martin, leader of the most prominent conservative seniors advocacy group in the nation, today blasted the Obama Administration for proposing new EPA regulations on ozone that would cripple localities, cost millions of jobs, and raise the cost of energy. The end result will be millions of low-income seniors going without heat or electricity, putting their very lives in jeopardy.

<http://bit.ly/nXkPwS>

Social Security Disability on the Verge of Insolvency

Associated Press

WASHINGTON (AP) — Laid-off workers and aging baby boomers are flooding Social Security's disability program with benefit claims, pushing the financially strapped system toward the brink of insolvency.

<http://yhoo.it/nxOojK>

Some Tech Tips for the Average Joe - or Jane

Some clear answers on technology:

- You don't have to type <http://www> each time you enter a website address. You can skip to the rest of the address.
- What the heck is airplane mode? It prevents your cell phone from sending and receiving calls or text messages and may also prevent Internet browsing.

- Generally avoid using your camera's flash indoors, as it can wash out your subjects.

- If a web page is too hard to read, make the text bigger. On Windows, press Control and the plus key. On Macs, press Command and the plus key.

Ask the Agent: This Month's Question

Should I let the buyers of my home take possession before closing?

While it may be convenient for you and a relief for them, there are many reasons why you should think twice about renting to your buyers.

1. The deal might fall through. Then you're stuck with tenants who might be hard to remove.
2. Buyers might want to make changes. If the deal collapses, you may be stuck trying to sell a home with a black bedroom or pass-through from the kitchen.
3. Living in the home, your buyers might start a list of repairs they hadn't noticed previously and ask you to pay for them. Win or lose, neither party will be happy.
4. You are still liable for insuring the structure and any items that are sold with the house. If they trash the place or steal the dishwasher, it's your responsibility.

NEWS YOU CAN USE

Don
Zahnle

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

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!

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter. This newsletter is not intended to solicit properties currently for sale.

Recipe: Banana Blueberry Bread

Yields 2 loaves

- 1 stick butter, melted
- ½ cup white sugar
- ½ cup brown sugar
- 1 egg, lightly beaten
- 2 tablespoons mayonnaise
- 4 ripe bananas, mashed
- 1 ½ cups all-purpose flour
- 1 tablespoon baking powder
- 1 cup blueberries, fresh or frozen

Grease and flour two loaf tins. Preheat oven to 350 degrees.

Place the melted butter in a medium to large bowl. Add the white and brown sugars and stir until the mixture looks like wet sand. Stir in the egg until combined, then add the mayonnaise and mashed bananas. Sift together the flour and baking powder and gradually stir into the batter until you no longer see any traces of flour. Toss the blueberries with 2 tablespoons flour and then fold into the batter (this keeps the berries from sinking to the bottom of the tin). Pour the batter into the two prepared loaf tins and bake for 45-60 minutes. Remove from oven and allow to cool for several minutes before removing from tin.

Don's Senior's News is brought to you free by:

Don Zahnle, ABR, SRES, C-CREC, CSP

Atlanta Communities

3113 Roswell Rd. Suite 101

Marietta, GA 30062

404-939-1309

donzahnle@gmail.com

www.AtlantaHomesOnline.com

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.

To discontinue receiving this Newsletter just reply to this email with "REMOVE" in the subject line.

