

Don's Senior's News

Brought to you by: Don Zahnle
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Medicare Reminder: The Annual Enrollment Period is Almost upon Us

Alert to all Medicare Recipients!

Be advised that the Annual Enrollment Period, October 15, 2012 through December 7, 2012 is close at hand. During this enrollment period, you will be able to make a change to your Medicare Advantage Plan or prescription drug coverage for 2013. If you elect to make a change, your new coverage will begin January 1, 2013.

As soon as the 2013 plan benefits and rates are released, your Plan administrator or Insurance Broker will review and formulate a comparison analysis of all the plans and will be in touch with you to inform you of any cost and benefit changes on your current plan, and inform you of other choices available in your county. Your Plan will be sending you information on the annual changes as well.

If you elect to keep your current plan, you need to do nothing and your existing plan will rollover into the next year.

For a no obligation plan analysis or for answers to your Medicare related questions contact Bobbie Dubin.

Bobbie Dubin
 Dubin Insurance Benefits
bobbiedubin@bellsouth.net
 770-594-0917

Today's retirees first to pay more into Social Security than they will receive

Associated Press

WASHINGTON (AP) -- People retiring today are part of the first generation of workers who have paid more in Social Security taxes during their careers than they will receive in benefits after they retire. It's a historic shift that will only get worse for future retirees, according to an analysis by The Associated Press.

<http://bit.ly/MYO2Dh>

The Future of Social Security

60 Plus Association

60 Plus Chairman Jim Martin spoke to Stuart Varney about the future and viability of Social Security.

<http://bit.ly/OLXxBH>

Continuing problems with healthcare law

The Hill

The recent Supreme Court decision to uphold the major provisions of the Affordable Care Act (ACA), as Chief Justice John Roberts implied, does not make the law necessarily good policy or good politics. The evidence so far overwhelmingly refutes the law's supporters on both fronts. The law continues to be a significant political liability, but more tragically, it has been an even bigger policy failure. Even the legal battles are just beginning.

<http://bit.ly/RZhG7Y>

Older Americans Need Not Fear Paul Ryan

Newsmax

Seniors have nothing to fear from vice presidential candidate Paul Ryan's plan to reform Medicare because it won't affect their standards of living, Jim Martin, chairman of the 60-Plus Association, tells Newsmax.TV.

<http://bit.ly/NgwX3q>

Congress 'failed' Social Security, seniors

One News Now

The head of a seniors organization doesn't think anyone should be surprised by this week's announcement that today's retirees are the first generation to pay more into Social Security than they will receive.

<http://bit.ly/QPHk4j>

Romney Pledge to ‘Repeal and Reform’ Obamacare Earns Cheers from Seniors

Jim Martin of 60 Plus: “Fixing healthcare starts with the transparency and openness that candidate Obama promised, but President Obama discarded.”

(Alexandria, Virginia) – GOP Presidential nominee Mitt Romney earned kudos today from the 60 Plus Association, the nation’s largest conservative seniors advocacy group with over 7.2 million senior supporters, for his consistent pledge to repeal President Obama’s healthcare law, and take the nation down a new path of healthcare reform that offers openness and a national discussion that the President failed to deliver.

Chairman Jim Martin said, “Mitt Romney is sounding all the right notes on healthcare reform, and understands that the President’s overhaul made things worse, not better, for tens of millions of seniors and their families. Candidate Obama promised town halls on C-SPAN with doctors and healthcare professionals, so Americans could observe and weigh-in on the process of reforming our system. Today millions are still asking whatever happened to the C-SPAN town halls, Mr. President?”

“At the very beginning of the Hippocratic Oath there is a pledge that the physician will ‘do no harm,’ but as the majority of Americans know, the new reform begins with harm and continues doing harm well into the future. This is probably why all of the President’s friends, including the AARP, asked for and received a waiver from it, and why no member of the House or Senate who actually voted for the bill will count on it as their primary source of care.

“Mitt Romney understands you can’t fix healthcare by writing a 2,700 page bill in the back rooms of Congress, with lobbyists, insurance executives and the AARP ghostwriting massive clauses in the legislation. Real reform begins by holding town hall meetings and getting input from Americans across the nation on how best to give them the options they need to assured their care. This is something President Obama failed to do after candidate Obama in 2008 promised the nation transparency and an open national discussion prior to putting any legislation on the table. (Continued at <http://bit.ly/Nbuwnn>)

Quick Quiz

Each month I will give you a new question.

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

What is the top-selling spice in the world?

Why Not Pass Me to a Friend?

If you have enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

In addition, if you have any comments about it, don’t forget to give me a call or send me an email!

Worth Reading

The Bucket List

America’s most idiotic new pastime

By *Simon Doonan*
Slate

Do you have one, or are you a skeptic like Doonan? It seems to be common practice nowadays to have that ultimate list of things we want to have accomplished by the time we’re gone (i.e.: have kicked the bucket). But why are bucket lists so popular all of a sudden? They’re popping up everywhere, from talk around the water cooler to online dating.

More: <http://tinyurl.com/7la8rfu>

The CIA Wants to Spy on You Through Your TV

By *Rob Waugh*
Daily Mail Online

Many gadgets are available to keep us connected, but we could be making a few unwanted connections without knowing it. By downloading movies or listening to web radio, you could be inviting strangers into your home. Now spies don’t need to plant bugs for surveillance purposes; you’re doing it for them.

More: <http://tinyurl.com/8415g38>

Humor Is a Test of Character: Why Our Classrooms Need More Joy and Laughter

By *Steven Mazie*
bigthink.com

Laughter in the classroom improves learning, Mazie says. We should be encouraging our educators not to take education – and themselves – so seriously. It could be as simple as a joke of the day or as complex as a reimagining of Shakespeare’s Hamlet with a whole lot of silliness from student actors and their classmates.

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

Make Your All-Season Room Work for You

All-season rooms – whether they're heated, fully insulated sunrooms or enclosed patios with an independent heating source – provide the perfect bridge between indoor and outdoor living spaces. But many homeowners aren't quite sure what to do with this sunny space.

If you've got an all-season room, take advantage of its potential. Determine your best use for the room and then think outside the glass box – perhaps you need a home office or a transition area from outside to inside to leave muddy clogs and jackets.

All-season rooms make great party spaces, family hangouts ... even mud rooms.

Greenhouse. A glass-enclosed sunroom provides lots of natural light for plants all year long. Use tile flooring for easy cleanup. A sink or easy access to a hose will make watering a breeze, and don't forget a small storage unit to hold fertilizer, pots and other plant paraphernalia. Add a comfy wicker chair and table so you can sit and enjoy the greenery.

Home office. With the addition of bookshelves and a desk, an insulated sunroom can be perfect for working at home. While the idea of a home office filled with light appeals, blinds or curtains are essential for making it work for work. Choose light furniture and sunny paint colors.

Mud room. An enclosed patio is perfect for storing shoes, jackets and seasonal items. Pick easy-to-clean, scratch-resistant flooring. Add mats for muddy boots, stand-up coat storage or pegs and a bench for removing your shoes.

Party room. A sunroom can be party central. Wicker furniture and light-colored cushions keep the look airy and light, and bright flowers in small glass vases add punches of color. Use a bar cart to store tableware and glassware. Portable speakers or an iPod dock add music without taking up too much space, and they can be tucked away when not in use.

Do You Know What is on Your Food?

Pesticides and fertilizers are of growing concern, and more and more people are aware of their potential dangers. Now there are ways of learning exactly what is in the produce you eat.

A new website and accompanying app (www.whatsonmyfood.org) will help consumers make informed choices by explaining just what and how many chemicals and pesticides your food contains. Now you can opt for pesticide-free products instead of a nonorganic alternative.

Meanwhile the nonprofit organization Environmental Working Group, which specializes in research into toxic chemicals, has listed a "dirty dozen" of produce with the highest pesticide load. These include apples, strawberries, peaches, spinach, nectarines, grapes, sweet bell peppers, celery, potatoes and lettuce. Some, of course, may be peeled to dramatically reduce pesticide residue, but what do you do about others?

According to experts, even small doses of chemicals can lead to poor health, especially for the most vulnerable – the elderly and the young.

Facing the Medicare Debate Head-On

Heritage Foundation

Quick quiz: Who said this about Medicare? "With an aging population and rising health care costs, we are spending too fast to sustain the program. And if we don't gradually reform the system while protecting current beneficiaries, it won't be there when future retirees need it. We have to reform Medicare to strengthen it."

<http://bit.ly/QXkXaN>

Ask the Agent: This Month's Question

What do I need to know about buying a rental property?

Falling home prices in many areas and low interest rates may make this a great time to buy an investment property. Becoming a landlord requires serious thought:

- Before deciding, check out landlord-tenant dynamics by talking to practicing landlords.
- If you want to rent out a residential property, buy near other rentals.
- Choose properties close to amenities such as grocery stores or public transit. This will appeal to renters and make your property more saleable.
- Build a great team. Most important, you need a real estate agent experienced in selling rentals.
- Be prepared to pay the mortgage when your property is vacant.
- Become a handyman or develop a list of trusted tradespeople.

News you can use

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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: Essential Pasta Pomodoro

Serves 4

- 2 tablespoons olive oil
- ½ cup chopped onion
- 2 garlic cloves, minced
- 1 28-ounce can whole tomatoes, pureed
- Salt and pepper, to taste
- 1 pound spaghetti
- 2 tablespoons butter
- ¼ cup grated Parmesan
- Basil, for garnish

Heat oil in a skillet over medium-high heat. Add onion and sauté for about 10 minutes; then add minced garlic and continue stirring for 2 minutes. Add pureed tomatoes and season with salt and pepper.

Lower heat and simmer for 20 minutes, stirring occasionally. Meanwhile, cook pasta in salted boiling water until just before tender. Drain and reserve ½ cup cooking water.

Add reserved pasta water to sauce and bring to a boil. Stir in the pasta and finish cooking, about two minutes.

Remove pan from heat and stir in butter and Parmesan. Serve with more grated cheese and basil.

