

Don's Senior's News

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Is retirement planning about to become more difficult?

Can a government regulation that limits choice and increases costs for an important service be good for consumers? The Department of Labor seems to think so, apparently subscribing to a novel economic perspective that the forces of supply and demand do not apply to the market for financial services.

It recently proposed new regulations that would govern the fiduciary relationship between investors and the financial advisers they hire to provide advice on their individual retirement accounts (IRAs) and 401ks. The problem it wants to address is the potential conflict of interest between these two parties: investors, who have an interest in growing and protecting their nest eggs, and advisers, who, in addition to serving their clients, also have a vested interest in generating revenue and building their businesses.

On the surface, this may sound like a noble mission. However, what the Department of Labor overlooks is that financial advisers primarily build their businesses by doing right by their clients. This, in turn, boosts their clients' wealth and helps attract new clients in a market where referrals remain the lifeblood for most practitioners.

There are cases in which less honorable advisers might focus less on growing investors' wealth and instead simply arrange to take more of it. [Continue reading](#)

Are You Watching the Housing Market in Your Area with Plans of Selling in the near Future?

Are you considering downsizing, or moving closer to the grandkids?

Have me set up an automatic notification of the home sales in the housing market area around your home. It is easy for me to do, and there is no cost or obligation. Just email me your address with a message to set you up for notification of home sales in your area.

Call or [email](#) me today.

Manage Fall's Clutter and Mess with a Mudroom

September means transitions. School begins and seasons change. There are more backpacks – and dirt – in your home. So why not consider creating a mudroom to ease the transition from outside to in?

Mudrooms should be located where they will be used. Usually that means at the front or back of your home, near entrances. They offer a dedicated space to store items like shoes, boots and coats so the rest of the home stays clean. And they're not exclusive to big properties. Small city homes – even condos – can include mudrooms.

To design your own mudroom, first look at the space available in your home. Just adding storage for shoes and coats can transform a back porch into a mudroom, but even a hallway near a door can hold a bench with storage space underneath.

A ground floor laundry room also may work for you; dirty clothes can be tossed directly into the washer. You might even consider a dog station to wipe muddy paws before they track up your floors. Use durable surfaces and consider indoor/outdoor carpeting for easy cleanup.

Mudrooms can be fun as well as practical. Have good lighting. Use different-colored personalized storage for each family member. Let the kids choose their own storage containers – they'll buy into the concept if they have a stake in it.

Also remember your mudroom is for everyone. Even guests. Provide a basket of slippers, a welcome place to sit and somewhere to put bags. They'll love you for it.

Why the World Needs Concrete Solutions Now

Concrete is the foundation of our infrastructure, the essential material used to build bridges, buildings, highways, and factories. Unfortunately, it's not a very human-friendly material.

Producing concrete is a dirty process. In fact, it's estimated that concrete is responsible for 5% of global carbon dioxide (CO2) emissions. When limestone is made into cement – a basic ingredient of concrete – it emits CO2; this is further compounded by the CO2 emissions resulting from the use of coal or other carbon-based fuels in the production process.

In addition, concrete has a limited life span. When reinforced with steel in the construction process, it weakens over time. Much of the world's current infrastructure has reached that state, and our cities are starting to crumble.

Quick Quiz

Each month I'll give you a new question.

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

What is an unexpected ancestor of the hippopotamus?

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!

The good news is that science is working on producing a more sustainable product. In 2014, Massachusetts Institute of Technology engineers reported that by adjusting the ratio of ingredients, they could create a cement that is twice as strong. With the stronger cement, they are able to use less in concrete production – with fewer emissions. And when this higher-strength concrete is reinforced with fiberglass, the resulting product is proving significantly stronger in some applications.

Indeed, scientists are "on it." But society relies on concrete and considers it synonymous with strength. So despite its shortcomings, concrete is likely to remain our go-to product – but with modifications that may make it more human-friendly.

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

Four Totally Unselfish Things You Can Do Today

Jeff Haden
LinkedIn

As writer and speaker Jeff Haden reminds us in this post, most to-do lists revolve around us. He suggests simple unselfish acts to break our habit of self-absorbed list making: Give. Show hope. Notice and praise. Include. And best of all – don't put these on your to-do list. **More:** <http://tinyurl.com/Self-absorbed-listers>

Can We Design Trust between Humans and AI?

Patrick Mankins
FastCodeDesign.com

For better or worse, humans and technology seem almost inseparable. Technology helps us make health care decisions and will even drive for us. The line between science fiction and reality barely exists these days. So it's time designers learn to build trust between humans and machines. Mankins has some interesting suggestions for ways of doing this. **More:** <http://tinyurl.com/You-and-AI>

10 Ways to Be a Better Runner

Jean-Paul Bedard
Huffington Post

One of Nike's better slogans suggested we "Just do it." But when it comes to being a runner, this is easier said than done, because we may not look the part. Jean-Paul Bedard urges couch potatoes to forget ads featuring runners with sculpted physiques. Seems the ideal body shape for running is quite simply any flesh-and-blood body who can lace up sneakers and put one foot in front of another. He offers several good tips to help those of us who doubt. But most important is his message: "Just do it." No matter what you look like in running garb. **More:** <http://tinyurl.com/Any-Body-can-run>

Are You Overestimating Your Home's Value?

Seventy-seven percent of home sellers think their homes are worth more than the agent's recommended selling price.

A recent study published in the *Journal of Housing Economics* and quoted in RISMedia found that homeowners are overestimating the value of their properties by 8% on average.

The study harkens back to an earlier survey of real estate agents, the vast majority of whom felt their clients were overestimating the worth of their homes – some by as much as 20%.

These incorrect assumptions on the part of homeowners often have unfortunate results in terms of initially overpricing their properties, then dropping prices by too much when offers don't happen.

Of course, it's human nature to think optimistically about your home's value. Emotional attachments color people's perceptions about their home's worth. It's actually rooted in psychology and our natural human tendency toward loss aversion.

And, as RISMedia reports, homeowners believe prices will continue to rise; a 2014 report by the Federal Reserve found that 39% expected home prices to rise, compared to 6% who expected a decline.

Homeowners also are naïve about the impact of upgrades on the value of their properties. In many cases, you may get back only a percentage of what you put into home enhancements, and many

improvements don't come close to paying off what they cost, especially if they're not in line with the neighborhood norm.

Sellers sometimes list their houses for a high price in hopes that someone will be willing to pay the asking price and turn the inflated value into realized value. But too often, owners don't understand their local housing market. This underscores the need to use reliable data, including recent sales comparables, to know exactly what a house is worth. Real estate agents are in touch with local markets and offer reliable – and realistic – pricing advice.

Don't try to go it alone.

Germaphobe: Switch to the 3-second Rule

It used to be all about the five-second rule: if food falls on the floor and is retrieved within five seconds, it's safe to eat. Today we're so obsessed with cleanliness, we get uncomfortable when we can't find our hand sanitizers. But is our current obsession with cleanliness making us sick?

In a recent *New York Times* article, Kate Murphy examines this obsession: "Industrial food sanitation practices – along with home cooks' antibacterial veggie washes, chlorine bleach, kitchen cleaners and sterilization cycle dishwashers – kill off so-called good bacteria naturally found in foods that bolster our health.

Moreover, eliminating bad or pathogenic bacteria means we may not be exposed to the small doses that could inoculate us against intestinal crises."

True, rates of allergies and asthma have risen. But it may not be because we're clean freaks; British scientists recently suggested that it's because we're no longer exposed to "old" microbes that traditionally gave us immunity from many disorders.

But just in case, let's play it safe and make that a three-second rule.

This Month's Smile: Bloopers

We're always amused by other peoples' mistakes – especially public ones. Here are some great bloopers from blooper-prone sources.

These headlines are from The Media Online:

"Red Tape Holds Up New Bridges"

"Police Begin Campaign to Run Down Jaywalkers"

"Typhoon Rips Through Cemetery; Hundreds Dead"

Collected by teachers from students:

"Sewage is supplied by the city of Harrisburg, and is maintained by a maintenance crew."

And the medical establishment:

"She slipped on the ice and apparently her legs went in separate directions in early December."

Ask the Agent: This Month's Question

How do I know if it's time to list?

Did you fall out of love with your home during the summer? Many people do, as nothing makes your home feel more crowded and messy than having the kids and their clutter home for two months. Here are some signs it may be time to list.

Your home is bulging at the seams – and it isn't just the summer parade of guests and kids' clutter. You or your spouse may want to work from home and don't know where to put an office. Or your teens need their own bedrooms. If an addition isn't in the cards, it may be time to list.

Then there are the SOLD signs sprouting up around your neighborhood. Are you sitting on a gold mine? If you've been thinking about listing, now may be the time – while your neighborhood is hot. You likely will have more equity in your home now than you had in the past, and, especially if you're downsizing, it could be time to cash in.

To search for listings online click [here](#)

www.DonZahnle.com

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

Sudoku instructions: Complete the 9 × 9 grid so that each row, each column and each of the nine 3 × 3 boxes contains the digits 1 through 9. Contact me for the solution!

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Recipe: Parmesan Polenta

Serves 4

3 ½ cups chicken broth
 2 cups whole milk
 1 teaspoon salt
 1 ½ cups dried quick-cooking polenta (cornmeal)
 ½ cup grated good-quality Parmesan cheese
 1 tablespoon butter

Note: You can find cornmeal in the rice or ethnic food sections of most grocery stores.

Directions

Place broth, milk, and salt in a large saucepan and bring to a boil. Slowly pour the polenta into the boiling liquid while whisking vigorously.

Reduce heat to simmer and stir occasionally with a wooden spoon for about 10 minutes.

Remove pan from heat and stir in cheese and butter. It should be about the consistency of quite soft mashed potatoes.

Serve immediately on its own (with more grated cheese and cracked pepper on top) or as a bed for braised meats or vegetables.

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