

Don's Senior's News

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Are Words Losing Their Magic?

The most powerful ideas in human history have one thing in common – they are all based on words. From religious doctrines to political constitutions to famous speeches that have broken down walls and created worlds, words have a long history of forging futures.

So, what is it about words that give them the ability to shape perspectives?

Rooted in oral tradition, words have always communicated importance. From oral traditions to the written word, words were luxuries available only to the elite. That is, until the printing press made it possible for them to be distributed almost as soon as they were written.

Today, words are shared as they are conceived, and technology has made it possible to fire these “thought-rockets” around the world at devastating speeds.

That same technology has quickened the pace of the world. We do more, say more, share more – but does that mean we are thinking more?

Among social media, digital media and broadcast media, words are hurled randomly into cyberspace with meanings twisted and distorted. Indeed, we are littered with words, but how many of them actually matter?

Ironically, even though we are exposed to more words today than ever before, fewer move us as did the words and works of the great orators of the past. Are words losing their magic?

Profits Before Principles: How AARP Wins When Seniors Lose

Senator Jim DeMint

The AARP bills itself as the nation's premier senior advocacy group, but has opposed important reforms to Medigap supplemental insurance that would save seniors, on average, hundreds of dollars a year. Why? There are \$1.8 billion reasons. The reforms currently being proposed to Medigap would drastically reduce the “royalty fees” AARP generates by peddling insurance to its members by an estimated \$1.8 billion over ten years. If AARP supported these reforms, which are sure to save seniors money, the lobbying group would lose billions.

<http://1.usa.gov/P2YZQX>

Save Your Big Investment From Big Trouble

For six years, Sydney Walters wondered why his home was so hot in summer and so cold in winter; and, why his family developed allergies and asthma.

There was a reason for that: When Walters purchased the home from its original owners, he had not hired a home inspector. That home inspection could have revealed that the home's attic had no insulation – resulting in wild temperature fluctuations and mold.

Buying a home is often the biggest investment a family can make. While you may not want to spend extra money, a home inspection can reveal a host of problems needing repair. Without it, your big investment is vulnerable to big trouble.

According to associations of homebuilders, a typical home inspection will include examination of a home's heating and central air conditioning systems, plumbing and electrical systems, roof, attic and visible insulation, foundation, and structural components.

The inspection should be performed by a certified professional who can spot things an untrained eye may not.

When choosing among home inspectors, be sure to look at their credentials and certifications. They should be members of a professional association of home inspectors.

The cost of a home inspection varies and is normally based on the size and age of the house.

While incurring an additional cost during the home buying process is frustrating, it can save you thousands of dollars by alerting you to areas of concern and give you much needed peace of mind that your big investment won't cause you big trouble.

Pat Boone: Beloved Billy Graham Has “Growing Concern” Over Direction of US

By Paul Scicchitano

Legendary singer Pat Boone has released a star-studded tribute to Billy Graham following his recent bout with pneumonia, and tells Newsmax.TV that America’s best known preacher has expressed his “growing concern” over the direction of America.

“He was feeling weak, as any man would after a bout with pneumonia. But he’s recovering from that and he’s strong, you know, for 93,” said Boone in an exclusive interview earlier this week. “Mentally, he watches TV. He keeps up with all that’s going on in the country and he expresses his growing concern . . . with the direction that the country’s going.”

Collaborating with fellow music luminaries, including Bono, Michael McDonald, Jeffrey Osborne, Kenny Rogers and LeAnn Rimes, Boone released a musical tribute DVD and bonus music CD on Tuesday to pay tribute to Graham’s decades of service: “Thank You Billy Graham; A Tribute to the Man and his Message.”

Continue reading at:
<http://bit.ly/Q47A5P>

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.

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

Seniors in Eight States Face Biggest Medicare Cuts

National Review Online

Obamacare’s \$716 billion in Medicare cuts will have a very real impact on limiting seniors’ access to care throughout the country, but a new study by two health-policy researchers shows that seniors in Florida, Ohio, Pennsylvania, and five other big states will take the largest hits.

<http://bit.ly/Ufwvoa>

Medical Device Makers Fear Tax

USA Today

Even as the new health care law adds millions of insured customers to the paying pool, medical device manufacturers say a tax on their product could cost them billions. The tax came as the government looked for ways to fund the new law. Insurers agreed to pay a tax beginning in 2013 because they would gain new customers.

<http://usat.ly/Sh3VoK>

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 are 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 me for a no-obligation, professional evaluation.

I will not pressure you into listing with me or waste your time. [Read about how I feel about pressure!](#) I will 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 Having Choice Make Us Happy? 6 Studies That Suggest It Doesn’t Always

By TED blog

Making decisions for yourself might not be all it’s cracked up to be. According to an amazing talk by marketing professor Baba Shiv, sometimes it’s a good idea to give up the driver’s seat. Shiv’s seemingly counterintuitive thoughts have led to a number of studies and research on choice, all trying to answer the question “Does having choice *really* make us happy?”

More: <http://tinyurl.com/c31wjwq>

True Secret to Success (It’s Not What You Think)

By Geoffrey James

www.inc.com

Flexing this important emotional muscle is a key to lifelong success – but it is probably not what you’re thinking. Gratitude is the answer to all your problems when it comes to success. It is important to program your brain to be grateful, even if you have had a bad day. That means training your brain to look for more reasons to feel grateful. Try flexing this muscle to see how it affects your life.

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

How Being Polite Can Hurt Your Health

By Leslie Quander Wooldridge

We have always been told by our parents to respect our elders, keep our elbows off the table, and most of all . . . to be polite! However, the final warning may not hold value any longer, at least not when it comes to our health. Being polite has been shown to cause harm in a number of ways – from forcing you to give in to peer pressure to overeating to please a host. Are you guilty of these polite faux-pas?

More: <http://tinyurl.com/cvmf6tu>

Five Design Trends That Will Help Sell Your Home

Are you getting your home ready to sell? These 2012 design favorites will give you that updated look buyers want...without the updated cost. Best of all, most of these ideas can go with you to your new home.

Colors

Paint is the least expensive and most effective way to update your home. Moreover, this year, it's all about bright colors. But, use them with care. Painting your family room tangerine is a spot-on trend, but it may alienate buyers who can't imagine living with it.

Instead go for neutrals – soft grays are very current – and add punches of color. Cushions, art and accessories in a bright color will pull your room together in a

very modern way. Be sparing; don't add more than two colors as accents, and make sure they play well together.

Pattern

Designers are using wallpaper in oversized paisleys and retro designs for accent walls, but even easily strippable wallpaper may turn off buyers. Demonstrate your pattern savvy in other ways. Try stapling wallpaper to a large frame and hang it to get the feel – but not the permanence – of an accent wall.

Lighting

Many buyers will probably tour your home in the evening. So play with different levels of lighting to pick up its best features. For example, highlight crown molding with uplights and update

the kitchen with trendy pendants. Bright white light works best for super-modern décor while yellow-based light makes traditional homes feel cozy.

Mirrors

Trendy mirrors add glamour to any room...and make it look larger. Hang a mirror opposite a window to bring the outdoors in.

Salvaged pieces

Reclaimed architectural pieces can make your home special. Visit salvage shops for old fluted columns to give a sense of separation to open concept spaces...without losing that open feeling. Or, use antique corbels as brackets to support a glass shelf.

An Important Word About Medicare and the Annual Election Period

Do you want to know more about the upcoming open enrollment period beginning this October 15th? The Annual Election Period between October 15th and December 7th is a time period whereby Medicare beneficiaries can choose a Medicare Advantage Plan or a Prescription Drug Plan or can switch between a current plan into a new plan, including switching to and from Original Medicare. The new plan would be effective January 1, 2013.

There are many plans available such as PPO, HMO, POS and Special Needs Plans. There are also many options available for Prescription Drug Plans. Email or call for a complimentary evaluation.

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Ask the Agent: This Month's Question

Will energy upgrades help sell my home?

You have decided to renovate your house before selling. If it isn't already energy efficient, you might consider making energy efficiency a top priority. Here are some ideas for renovations that keep on giving:

Before you decide on renovations such as finishing the unfinished basement, ensure your home is already solid and energy efficient.

Remember the systems that make your whole house work. Focus on ventilation, heating systems and water management. It may be money well spent to switch your conventional furnace to a more efficient induced-draft condensing model.

If your home is older, your insulation probably is as well. Consider upgrading to highly efficient spray foam insulation.

Ensure future buyers know how much you have invested in energy efficient renovations. It will help sell your home.

AARP Sells Out Seniors for Obamacare

POLITICO

President Barack Obama is scheduled to speak Friday via satellite to a convention sponsored by AARP. His speech will likely extol the virtues of "Obamacare," and engage in scare tactics about conservative proposals to make Medicare sustainable. But here are five facts you're unlikely to hear from the president, or AARP, about how each treats seniors...

<http://politi.co/SaAvbW>

NEWS YOU CAN USE

www.DonZahnle.com

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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: Halloween Hello Dolly Bars

Yields 24 Dracula bites

- 3 cups graham cracker crumbs
- 5 tablespoons butter, melted
- 3 tablespoons water
- 2/3 cup semisweet chocolate chips
- 2/3 cup flaked unsweetened coconut
- 1/2 cup chopped pecans, toasted (optional)
- 1 (15 oz) can sweetened condensed milk
- 2/3 cup candy corn

Preheat oven to 350 degrees and lightly grease a 9x13 glass baking dish. Place graham cracker crumbs in a medium bowl and drizzle with butter and water. Toss with a fork until moist. Gently pat mixture into an even layer in dish. Sprinkle chocolate chips over crumb mixture. Top evenly with coconut and pecans. Drizzle condensed milk evenly on top and do not stir.

Bake for 20-25 minutes or until the bars are lightly browned and bubbly around the edges. Remove the dish from the oven and immediately sprinkle the candy corn on top. Lightly press into the bars with a spatula. Cool on wire rack, remove from dish and cut into squares.

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