

# Don's Senior's News

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## Fall's the Time to Organize and Declutter Your Home

Some like spring cleaning; others, spurred by the start of a new school year and need for a fresh start, prefer to organize in the fall. If you're in the latter category, don't wait for spring. The time to sort and declutter is now.

The number one thing on your to-do list? Make a to-do list. Write down each task, decide your top priorities, and rank them in order of importance. Now start attacking priority items in small groups. Doing three things a day is more manageable and less stress-inducing than covering your whole list in a day.

When it comes to playing the game of "toss or keep," be ruthless. Organization experts suggest that if you are having a hard time letting go of certain items, ask yourself if you care enough to move with them. If you don't, give them to charity – but not stained or ripped clothing; this should always be tossed.

Don't forget your kitchen and bathroom – reorganizing these spaces can help improve their efficiency. Bring frequently used items to the front of cupboards and shift others to the back. Sort through your medicine chest and take items that have expired to the pharmacy where they will be properly disposed of.

Your computer also deserves a decluttering. Sort items on your desktop, delete old files, and back up important items such as photos and tax information to your hard drive. Your computer will run more efficiently.

Finally, celebrate reaching the end of your list.

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## Why Use an ABR®

Buying a home is no small matter. Besides being the largest financial transaction you may ever undertake, it is probably also the most complex. There are many good reasons to work with a qualified real estate professional—especially a trained professional who has earned the Accredited Buyer's Representative (ABR®) designation, representing best-in-class buyer services.

When you hire an ABR® to assist you with your home purchase, you will be served, not sold. Your interests become their interests. Moreover, you will be working with someone who has gone the extra mile by completing specialized training in delivering the best in buyer-representation services. Plus, a REALTOR® who has an ABR® Designation also has an established track record, with proven experience in representing the concerns of home buyers.

The ABR® Designation is awarded through the [Real Estate Buyer's Agent Council](#), or REBAC, which was founded in 1988 to promote superior buyer-representation skills and services. REBAC is an affiliate of the [National Association of REALTORS® \(NAR\)](#).

## Young Buyers Are Driving the Luxury Real Estate Market

Generation Ys, who have always fancied the finer things in life, are bringing this mentality to the real estate market by rapidly acquiring high-priced real estate. Moreover, they are not stopping at one purchase; this generation is more likely to buy several properties as investments.

So what's behind this trend? It comes down to economics. The low interest rates and lower real estate prices of recent years have made it easier for Gen Ys (now in their 20s and 30s) to extend their love of luxury into the real estate market. The starter bungalow is not for them. This group brings the same enthusiasm they have for designer duds to million-dollar condominiums.

We also have the tech boom to thank. Many young tech titans have become wealthy, now owning stock in various technology companies. With extra cash and high-powered jobs, many are seeking to diversify their portfolio. And how better than by purchasing REAL real estate?

Finally, social media has helped developers and brokers promote their products to this highly tech-savvy generation of buyers. One new condominium development in Manhattan reached out through Instagram, the photo-sharing website. When it hit the market, the 24-unit development sold out within a month.

Gen Ys know what they like and have what it takes to get it. And, as a result, they're shaping the real estate industry now and into the future.

# Remodeling? Be Wary of Rogue Contractors

Across North America, homeowners are finding themselves victims of home renovation scams – a dangerous cocktail that combines homeowners investing in their home either to make it more saleable or more comfortable for the family, in an economic environment that encourages inexperienced contractor-wannabes or scam artists to apply for the job. The result can be lethal.

The newspapers have been full of what has been called, “remodeling vultures.” Take the case of one unsuspecting homeowner who hired a contractor to re-build his kitchen. The contractor frequently requested additional funds to continue the work, explaining that material prices had gone up, or employees had quit and their replacements could only be hired for more. At the end of two years, the homeowner woke up, cut off the funds

and the rogue contractor walked off the job, leaving it unfinished.

This homeowner wasn't alone. People want to believe that their \$14,000 job can be done (well) for \$5,000. And the contractor talked a good line. To be certain, homeowners should contact the city to verify the contractor's licenses and permits, and check with the Better Business Bureau to ensure there are no complaints registered. [Yelp.com](http://Yelp.com) is another source where consumers can review various businesses, including contractors. Also ask to see proof of insurance (both liability and workers comp) – you don't want to be liable in case of an accident – and don't pay upfront fees beyond a 10 percent deposit.

Laws vary across jurisdictions, so check locally on your legal rights if you feel you are the victim of a rogue contractor.

## Quick Quiz

Each month I'll give you a new question.

Just email me at [donzahnle@gmail.com](mailto:donzahnle@gmail.com) for the answer.

## How many points was a touchdown worth in 1911?

## 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!

## 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](mailto:donzahnle@gmail.com) and we will arrange a time to get together.

## Worth Reading

### Disruptions: Social Media Images Form a New Language Online

*Nick Bilton*

*Bits: The New York Times*

Welcome back to ancient Egypt, where people communicated via hieroglyphs; now written communication that looks like pictures may be making a comeback, as smartphone users increasingly choose pictures to communicate rather than texts. Author Bilton sees this as “a new type of dialogue.” Will it further erode written dialogue? Bilton doesn't really tackle it, but gives the dialogue a place to start.

**More:** <http://tinyurl.com/Pictures-replace-texts>

### Are Apostrophes Necessary?

*Matthew J. X. Malady*

*Slate*

Forget arguing about words. Now, people are debating whether to mark missing letters. The apostrophe, that little punctuation mark that's spurred endless explanations on the correct use of “it's” versus “its,” is endangered. Detractors may find it useless in the digital age, but, as Malady notes, the debate precedes the presence of the Web.

**More:** <http://tinyurl.com/The-disappearing-apostrophe>

### Striking a Pose Above the Clouds

*Stephanie Rosenbloom*

*The New York Times*

Flying economy class may save you money, but it can squeeze your muscles. Small spaces can leave passengers feeling sore and cramped, as well as jet-lagged. Before booking that next flight, read this article. It describes various yoga positions you can adopt while sitting on the plane. It may generate a few strange stares, but your decreased stress level will make it worthwhile.

**More:** <http://tinyurl.com/Yoga-for-flyers>

# Alert all Seniors!

## Morning Bell: The Obamacare Scams Are Already Starting

Heritage warned that the new Obamacare insurance exchanges could [threaten your privacy](#)—and it’s already happening, before the exchanges are even open.

In a new report, the House Oversight and Government Reform Committee [presented these shocking findings](#): “there are already numerous reports of scam artists posing as Navigators and Assistants to take advantage of people’s confusion about ObamaCare. According to recent news reports, scam artists are calling individuals and asking for information to sign them up for their “ObamaCare card,” are asking seniors for their personal information to verify their Medicare and Social Security status and are going door-to-door threatening people with prison time if they do not sign up on the spot. The Administration is keenly aware of these reports and concerns, but has thus far failed to take appropriate measures.”

Even when it’s not malicious, the new Obamacare system—[employing “navigators” who aren’t run through background checks or adequately trained](#)—opens up a host of opportunities for identity theft. Last week, an employee of Minnesota’s insurance exchange (MNSure) emailed out the names and Social Security numbers of 2,400 insurance agents. The insurance broker who received the email [said](#), “If this is happening now, how can clients of MNSure be confident their data is safe?”

Indeed.

The Oversight Committee reports that the exchange system thus far is a combination of [shoddy planning and bad incentives](#). Navigators, who are supposed to help people sign up for the exchanges, are allowed to be paid based on the number of people they enroll in Obamacare.

California’s insurance commissioner—a Democrat and strong supporter of Obamacare—[raised concerns](#) that navigators would put consumers at risk for scams: “We can have a real disaster on our hands.” Click [here](#) to continue

### It’s Time to Break Out the Zombie Costumes

For us, Halloween is all about grandkids, their scary costumes, and candy – lots of candy. But, in fact, October 31 has a somewhat sinister past. By looking back at the history of this annual scare-fest, it’s easy to see how ghost and zombie costumes are everywhere on Halloween night.

The last night of October has had a long association with spirits. Some believe it was inspired by the medieval festival of Samhain, celebrated by the Celts in early Britain. Samhain marked the end of summer and the beginning of the dark half of the year. On this day, the Celts believed, spirits entered the world of the living, and they honored the dead by setting places at their tables to welcome benign spirits. The evil spirits, they frightened off by wearing scary masks and costumes.

In the ninth Century, Samhain became associated with All Saints’ Day, which gave us the word Halloween. On “All Hallows’ Evening”, the eve of All Saints’ Day, people would honor the recently dead who had not yet passed over.

Today, the undead figure prominently in horror flicks, and zombies are the stuff of children’s nightmares. So break out those zombie costumes. Halloween approaches.

### Take Your Computer Pill: It’s Good for You

Swallow able micro-computers are revolutionizing health care – and raising concerns.

The size and shape of a pill, these computers monitor your body’s systems and record your vital signs. Some can even follow your body’s response to medications.

They share information with doctors wirelessly, in one case through a cellphone app. Connected to the outside

world by a wearable patch, this pill effectively runs on you, generating electricity as soon as it hits your stomach.

Some have raised privacy concerns about wider access to the most intimate goings-on in your body, but robo-pills could help prevent complications in a host of diseases or ensure you receive treatment quickly when needed.

### Ask the Agent: This Month’s Question

*What should I look for in a real estate agent?*

While 90 percent of buyers use the Internet to research and narrow down their home choices, 90 percent also use a real estate agent to buy or sell a home. Why? Because a good real estate agent has three qualities you can’t get on the Internet: The three Es – experience, expertise and education.

- Whether you’re facing a bidding war for your dream home or deciding on the right listing price for your property, your agent has the experience to guide you through.
- Your agent has the skills to get the best deal . . . without alienating the other party.
- Real estate agents are continuously learning. Most take courses throughout their career to keep up with changes in the industry, but many also educate themselves as specialists in certain areas of real estate, such as working with seniors.

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**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: Ghostly Coconut Macaroons

Yields about 24 macaroons

- 4 large egg whites  
½ cup sugar  
1 teaspoon vanilla extract
- 1–2 teaspoons orange zest  
¼ teaspoon salt
- 4 cups sweetened shredded coconut
- 8 ounces bittersweet chocolate chopped and slowly melted in the microwave.

Preheat oven to 350 degrees Fahrenheit and line a baking sheet with parchment paper.

Whisk together the first five ingredients in a medium-sized bowl until the sugar and salt are dissolved and the mixture is frothy.

Add the coconut and stir until moistened and combined. Shape mixture into about two dozen 1½-inch balls and place on baking sheet. Bake for about 10–15 minutes or until just starting to turn golden.

Remove from oven and cool completely before decorating. Dip macaroons in melted chocolate or use a toothpick dipped in melted chocolate to draw eyes on your coconut ghosts.

