

Don's Home News

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Scared Witless? It's Not Just Halloween; It's Biology

It's that time of the year, and once again we're looking forward to being scared out of our wits. Throughout our history, from "freak shows" in the mid-1800s to campfire ghost stories, humans have found terror exciting.

Why? It's actually all about biology.

Our brains are programmed to react to scary things with an adrenaline rush and a release of dopamine – a substance that makes us feel good. Some of us like stimulating this "fight-or-flight-response" with roller coaster rides and trips to haunted houses, knowing that these activities won't actually cause us harm. They give us the chemical high of a life-threatening situation, even as we know – deep down – that we'll live through it. In fact, surviving a scary situation – even a fake one – boosts self-confidence.

But we don't all feel this way, especially young children. Dr. Margee Kerr, a professor and psychologist who studies fear and also helps create haunted houses, describes dopamine and adrenaline as glue that "builds strong memories" of events and images. So scary experiences could traumatize a sensitive child for life.

Or it could be a bonding experience for those who love being scared. Quoted in an article in the *Atlantic*, Dr. Kerr points out: "One of the reasons people love Halloween is that it produces strong emotional responses, and those responses work to build stronger relationships and memories." When we share an exciting and fun experience, we'll remember fondly those who participated with us.

Are You Searching for a New Home online?

Now you can search Metro Atlanta listings in real time just as real estate agents do.

Due to recent changes in multiple listing service rules, I can now set you up with an account where you can search for properties just as I do. No more stale and out of date data like you get on the internet from web sites like Realtor.com, and Trulia.com.

Call or [email](mailto:donzahnle@gmail.com) me today to have me set up an account for you. It is **FREE** and takes only minutes for me to set it up.

Property Investing Requires a Cool Head, Cash, and Help

While TV shows on buying investment properties make it look easy, becoming a real estate investor can be a trap for the unwary. Here are several things novice investors should be aware of.

Pick a Niche: When you're new to real estate investing, you'd be wise to start small and pick a niche where you can develop your investment property owner skills. Get your feet wet on one or more smaller properties before tackling a bigger and more complicated investment. Consider everything from a single family home to building a rental apartment in the basement of your own house.

If you're in a position to acquire a two-family unit or mixed-use property (with a business on the ground floor and living quarters above), you can live in one unit and rent the other. The tenant may pay a portion or all of your mortgage and maintenance costs.

Do Your Homework: Once you've decided on your niche and found just the right property in the right location, conduct due diligence before buying, to ensure your investment is sound. Most importantly, work with a good real estate agent who has experience in investment properties, knows the neighborhoods you're considering, and is familiar with applicable bylaws.

Do the math: Before you buy, crunch the numbers to be sure you can afford it. Factor in the cost of repairs, overestimate the total cost, and underestimate the payback. Remember, your rental could be vacant for some time between tenants, so plan ahead for the reduced income.

Technology and “Geek” Appeal Boost Board Game Sales

You can't really call it a comeback – they've been around for centuries. Board games, that is. Technology may be influencing almost all aspects of daily life, but – as the *New York Times* reported earlier this year – tabletop games have not fallen victim. In fact, sales are growing, and tech innovation is only helping.

According to stats cited in the *Times* article, sales of tabletop games at U.S. hobby stores grew by 15 percent to 20 percent each year for the past three years, and on Amazon, sales of board games jumped by double digits from 2012 to 2013.

Part of the reason for growth may be that technology is enabling the creation of new, fun and innovative games by independent designers. Crowdfunding websites such as Kickstarter.com help

independents raise money to deliver the idea – over \$52 million was raised for tabletop games on the site in 2013 – and 3D printers can be used to more easily create game pieces.

Cards Against Humanity is one example of a wildly successful independent tabletop game. It was created by eight friends in 2011, and today Cards Against Humanity is one of Amazon's top five best-selling items in its toys and games section.

There may be another reason for the spurt in popularity of board games: Apparently fans consider board games “geeky” – not a bad thing, as geeky is cool these days. Kickstarter CEO Yancey Strickler described it in the *Times* as the “fetishization of geek.” “Everyone is running out to talk about their geek cred,” Strickler says.

Quick Quiz

Each month I'll give you a new question.

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

Why was trick-or-treating stopped during World War II?

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 and we will arrange a time to get together.

Worth Reading

We all need our guilty pleasures. Here are three takes on things that make us happy . . . but guilty:

15ish Things Worth Knowing About Coffee

By *Matthew Inman*
The Oatmeal

Did you know that the effects of caffeine were first noticed by shepherds in Ethiopia when their goats became “frisky” after noshing on coffee beans? Seattle-based artist Matthew Inman, known as “The Oatmeal,” delightfully illustrates some of the lesser known facts of coffee lore guaranteed to turn you into the most popular coffee historian at your local java haunt.

More: <https://tinyurl.com/October-reads1>

How to Win the Lottery (Happily)

By *John Tierney*
The New York Times

Winning the lottery actually can make you happier! Two recent studies have challenged conventional wisdom that cashing in automatically means bottoming out. Experts recommend you keep your win secret, which may be hard to do while shouting it from the town's tallest building.

More: <https://tinyurl.com/October-reads2>

19 Old-Time Confections That Should Not be Forgotten

By *Susannah Chen*
Popsugar.com

Remember Bosco bars? Are you a Bazooka Bubble Gum fan? This blast from the past offers brief histories of 19 old favorites – many of which are still around. Learn which candy collectable can fetch upwards of \$11,000, and which chocolate bar's name was inspired by the creator's granddaughter's body type.

More: <https://tinyurl.com/October-reads3>

First-Time Home Buyers Get a Boost From HAWK

First-time home buyers may benefit from a new program from the Department of Housing and Urban Development (HUD). In order to make its loans more accessible to U.S. home buyers, HUD has introduced a new FHA program: Homeowners Armed with Knowledge (HAWK).

The HAWK program, which is slated to start October, 2014, will offer incentives to first-time buyers who participate in home counseling and financial education classes. Counseling classes will be taught by agencies approved by HUD. The formal classroom sessions will focus on helping participants overcome obstacles to buying their first home.

There will be fees for the counseling, which could be paid by the counseling

clients themselves, as well as by FHA approved lenders and governmental sources. The National Association of Realtors has expressed concern that the fees might be too high for some clients.

According to the FHA, first-time home buyers who participate in counseling are 30 percent less likely to default or have delinquencies than those who do not undergo counseling. By reducing delinquency numbers, the FHA hopes to rebuild its reserves and potentially lower mortgage insurance premiums (MIPs) for *all* FHA borrowers.

Under the program, borrowers who take six-hour counseling classes before contracting to buy, and complete one additional hour of counseling before finalizing their purchase, can earn a 50

basis-point reduction in upfront MIPs when obtaining FHA mortgages, plus a 10 basis-point reduction in their annual premiums. Upfront MIP is 1.75 percent of the total loan amount, while annual monthly premium costs are 1.35 percent.

Homeowners, who complete both counseling sessions, as well as an individual post-purchase session, and who, within the first 18 months of their loan, avoid a 90-day delinquency, will earn an extra 15 basis-point reduction in their FHA insurance premiums. Borrowers who participate in the HAWK program can save an average of \$325 per year or nearly \$10,000 over the duration of the loan.

Eat and Enjoy: The Five-Second Rule Rules

You're at the cafeteria about to take the last bite of your homemade chocolate chip muffin, but you drop it on the floor. Relax and enjoy: research out of UK-based Aston University supports the five-second rule, suggesting it may be okay for us to consume food that's been dropped on the floor, providing it goes from floor to mouth in five seconds or less.

Researchers tested a variety of foods and investigated the levels of bacteria contracted after 3 to 30 seconds on different types of flooring. The findings? Certain floors and certain types of food transfer bacteria more readily: Carpeting is least likely to pass on bacteria, and tiled surfaces, most likely. Not surprisingly, moist foods picked up more bacteria when they came in contact with the floor than their dry counterparts.

If you picked up and ate that last piece of muffin, you're not alone. The study found that 87 percent of people polled happily ate food they'd dropped on the floor. So, while science hasn't necessarily *proven* the five-second rule is totally safe (the study still has to be peer-reviewed), it's sounding good. But there is one exception: if your piece of muffin is covered in grime, skip that last mouthful and bake another batch.

This Month's Smile: Signs

Signs can be a great source of humor, intended or unintended. Take these real signs posted by food-related businesses:

One grocery store's frozen food section is marked by this unusual sign: A hand-drawn picture of a grumpy cat and written underneath are the words: *FROZEN . . . like my heart.*

You have to feel for the Japanese restaurant with violent customers. Their sign warns: *No matter how angry you*

are, no flicking (sic) over tables.

One Italian restaurant sold out to an esthetics clinic, which didn't bother with a new sign. The clinic just added to the restaurant's sign its own specialty, *Laser Fat Removal*. Too bad they didn't partner up.

Another had a sign outside with a mention of the day's special: *Soup of the Day: The Tears of Our Enemies.* Yum!

Ask the Agent: This Month's Question

What are some curb appeal mistakes to avoid?

When it comes to your home, curb appeal can make or break buyers' interest in your property. Scan the list below to see if you're guilty of these four curb appeal mistakes:

Clutter mania – a cluttered driveway may mean there's not enough room to store everything in the garage. Tidy up. The less a buyer can see, the better.

Painter's plight – you may love the new shade of Bahama Mama for the garage doors, but not everyone is as bold as you are. When you're selling your home, think tame.

Personal possessions – potential buyers will want to see themselves on your porch or in your garden. They don't want to see your garden art; personal statements say this is your home, not their home-to-be.

Upkeep nightmare – those prize-winning rose bushes may be your pride and joy, but a potential buyer might see hours of upkeep. Aim for low-maintenance landscaping.

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

www.donzahnle.com

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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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Thanks for reading! If you would 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.

Recipe: Quick Broiled Flank Steak

Serves 6

Ingredients

2 pound flank steak
1/3 cup Worcestershire sauce
2 cloves garlic, minced
4 tablespoons olive oil
Salt
Freshly ground pepper

Directions

Score the surface of the flank steak with a sharp knife, then place in a freezer bag with the Worcestershire sauce, garlic, and olive oil.

Marinate for at least 30 minutes or up to 8 hours.

Preheat the broiler for 5 minutes. Lightly grease the broiler pan. Remove steak from marinade and sprinkle with salt and pepper to taste. Place on pan and broil 4 to 5 minutes on each side.

Remove from pan and allow steak to rest on a cutting board for at least 10 minutes before slicing. Cut into strips, ensuring you're slicing against the grain.

