

# Don's Home News

Brought to you by: Don Zahnle  
[donzahnle@gmail.com](mailto:donzahnle@gmail.com)

## Grandparent Babysitters Are Now the Family Safety Net

Family life has changed dramatically over the last half century. There's been a major increase in the divorce rate, there's a greater percentage of both parents working outside the home, and there's been a striking increase in longevity—which translates into more productive years after 50 and well beyond.

As these changes have occurred, so, too, has the role of grandparents. In many families, grandparents are now a major source of child care—often unpaid. It's no longer a matter of bringing freshly baked cookies on a weekend visit; it's a matter of playing a key role in the family structure.

According to NBCnews.com, "Less frail and more involved, today's grandparents are shunning retirement homes and stepping in more than ever to raise grandchildren while young adults struggle."

In an article in USA Today, Sharon Jayson reports on a University of Chicago study: "(An) analysis of a decade of data based on interviews with 13,614 grandparents ages 50 and older finds that 61% of grandparents provided at least 50 hours a year of care for grandchildren ... 70% provided care for two years or more."

Duties include picking up older children from school and taking younger ones to play dates. And while most grandparents enjoy spending time with the grandkids, many privately confess to being tired as well as annoyed at not being able to indulge their own interests while grandparenting.

As AARP family expert Amy Goyer tells NBCnews.com, "Grandparents have become the family safety net, and I don't see that changing any time soon."

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## Thinking of Buying a Home?

Are you tired of finding the perfect property in Trulia or Zillow only to learn the property has been under contract for a week?

Why waste your time with the aggregator sites when I can set you up with an account that will allow you to search in real time for properties with the same tools that agents use? Imagine, no more stale and out of date data like you are getting now.

[Email](#) me today with the message, "set me up with a Listing Book account."

It is FREE and takes me only minutes to set it up for you.

## Small Nest Egg; Big Dreams? Here's How to Catch Up

If you're dreaming of becoming a homeowner, or planning to upsize, you'll need to tap your savings for a down payment and to support your mortgage application. Are you there yet?

If not, you're not alone: Most adults over age 55 are behind on savings, according to a survey of 968 respondents conducted by Financial Engines. The survey showed that 68% of adults aged 55 and older have procrastinated when it comes to building a nest egg. And while most agreed that the best age to start saving is 25, many don't start until 35 ... and it makes a difference.

The study provides a hypothetical example: This individual saves 6% of a \$36,000 salary annually. The nest egg increases by 1.5% a year, due to raises, etc. If the saver begins at age 25, assuming a 3% employer-matching contribution and a 5% annual return, by age 65, he or she will have saved roughly \$500,000.

But to reach the same goal when starting at age 35, the saver would have to contribute 12% of his or her income per year.

Making up for lost time isn't easy, but it's not impossible, thanks to the power of compounding. And if returns are compounded in a tax-deferred account, the potential income growth is even greater.

If you did get off to a late start, there's still time. Talk to your advisor, and together you can build a solid savings plan to make your housing dreams come true. Just perhaps a bit later than you'd like.

# Confusion at the Hardware Store: Lightbulbs Aren't Just for Light

Just as watches, phones, and household appliances have gotten smarter and become more versatile thanks to technology, so, too, have light bulbs. Lightbulbs are evolving rapidly from objects that simply illuminate dark rooms to smart, multipurpose devices.

Lightbulbs are commonly available today with built-in features that regulate brightness and scheduling. Using a smartphone app or a Bluetooth connection, you can dim these bulbs, turn them off and on, or even direct them to change direction or color; special features allow you to conserve energy and enhance a home's security.

Beyond that, there are specialty bulbs with built-in speakers that can be controlled with an iPhone or Android device, and bulbs that have integrated Wi-Fi radios, which extend the

coverage of a wireless network.

Other ideas that are currently on the drawing board include LED lightbulbs with built-in security cameras and smoke detectors, including a prototype smoke detector that has its own battery so it works even when the light is off or the power is out.

In today's market, smart lightbulbs are still a bit pricey, and some may also be a little buggy, requiring special apps that are not universal and do not work with all systems. Nevertheless, the market is growing for enhanced lightbulbs.

And as with all things technological, the cost will likely come down and standards will probably be adopted over time. Just imagine: One day we'll wonder how we ever got by with a bulb that just turns off and on.

## 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.

Diodes are used to convert alternating current into what?

## Thanks for All Your Referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

## 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? Stop looking at Zestimates and find out what your home is *really* worth.

If you're wondering what's happening to prices in your area, or you're thinking about selling your house, I can help.

Email me for [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.

Email me at [donzahnle@gmail.com](mailto:donzahnle@gmail.com) with "send me a Home Value Analysis" in the Subject line. I also need the property address. I'll get the report out to you in 24 hours.

## Worth Reading

### I Can't Apologize (Sorry!)

*Laura Zigman*

*The New York Times*

If this article doesn't help you, I'm sorry, but it's not my fault. I didn't write it. Laura Zigman did, and I don't have a lot of room to summarize her work. In it she apologizes for not being able to apologize—referencing everything from theories about childhood shame to Twitter hashtags. She suggests apologizing can increase physical and mental health. Apologies can be the first step to experiencing forgiveness. If you don't read that far, I'm sorry my teaser wasn't engaging enough for you. **More:**

<http://tinyurl.com/Sorry-read>

### How Storytelling Affects Our Health

*Elizabeth Hamilton*

*Dallas Morning News*

Want your children to be nicer to others? Read to them. According to this article, reading increases empathy. Reading fiction helps children better imagine how other people feel in different situations. So read this. For the sake of your fellow humans. **More:**

<http://tinyurl.com/Empathy-read>

### 10 Reasons Why People Who Love to Laugh Are Healthier and Happier

*David K. William*

*Lifehack.org*

Take laughter seriously. Scientific research confirms the adage "laughter is the best medicine." But did you know it can help you breathe better? No joke. Laughing clears your lungs. It can also be like a mini workout, as it makes your shoulders shake and abdominal muscles contract. And others will respond: Ironically, laughter is a contagious medicine. **More:**

<http://tinyurl.com/Laugh-read>

# Is There a Cost to Not Purchasing a Home Now?

The New Oxford American Dictionary defines opportunity cost as “the loss of potential gain from other alternatives when one alternative is chosen.”

With interest rates and home prices expected to rise in the near future, the opportunity cost of **not** purchasing a home in today’s market may grow, according to the Opportunity Cost Report issued by realtor.com. The site provides online real estate information and services through the National Association of Realtors.

The realtor.com report examines various factors by market, including the property appreciation gain renters forego when they hold off on buying, as well as other financial benefits of homeownership.

According to Jonathan Smoke, chief economist for realtor.com, “Current market conditions give buyers an opportunity to build substantial wealth in the long term, compared with renters and later buyers, in advance of the projected increase in mortgage rates and continuing price appreciation.” He notes that the “analysis looks solely at the financial reasons to buy a home, based on assumptions about rising mortgage rates and changes in home values.” It doesn’t consider other reasons to buy or not buy.

In buyer-friendly markets, homeowners generally make more money over the life of their ownership than in balanced or sellers’ markets. However in virtually all markets, homeowners see

significant financial benefits over lifetime renters. In 88% of U.S. Metropolitan Statistical Areas (MSAs), buying a home produced a financial benefit of at least \$100,000 in 30 years. In buyers’ markets, that benefit will rise to, on average, \$217,726 over a 30-year period.

It’s important to realize that opportunity costs are not just financial or lost monetary gains. Opportunity costs can include things like lost time or other delayed or foregone benefits. In the case of home ownership, tax benefits, the ability to access area schools and amenities — and the satisfaction of being a homeowner and realizing the American dream — should all be considered.

## Reducing Anxiety in Autistic Children

The latest intervention to help children with autism spectrum disorder (ASD) may be at a pet store near you: guinea pigs.

Recent research shows that interacting with the rodents reduces the anxiety levels of children with various types of autism. Guinea pigs are gentle and social. And they don’t judge—which is especially important to children who are often misunderstood.

In the research, children on the autism spectrum, and children who weren’t, performed several tasks. While playing with guinea pigs, the autistic children showed reduced levels of stress and were considered to be more enthusiastic about school and more interactive with their peers.

However, researchers are clear: Playing with guinea pigs is not a form of therapy. The children with ASD who participated in the study still felt anxious when asked to read out loud to other children. And they will continue to need to develop socialization techniques. However, the guinea pigs may act as an intermediate step between playing alone and playing comfortably with others. A win-win for both the animal and the child.

## This Month’s Smile: Halloween Tips

Based on classic scare flicks, these tips are inspired by halloween-online.com:

- ✓ Never read about summoning demons. Especially out loud.
- ✓ Don’t buy video games that open the gates of Hades. If you do this by accident—run.
- ✓ If the mysterious motel doesn’t have other guests, there’s a reason. Don’t check in. Leave. Now.

- ✓ If your friend suddenly begins to hiss, develops a fascination for blood, has glowing eyes, and is getting increasingly hairy, better find a new friend. Quickly.
- ✓ If you’re running from a monster, expect to fall several times. You may be faster than it is, but know this: It WILL catch you.

## Ask the Agent: This Month’s Question

### How do I find a starter home?

Starter homes had fallen somewhat out of favor for a while. However, now they’re considered a smart buy; in many markets they’re available at bargain prices.

The Oxford Dictionary defines a starter home as “a relatively small, economical house or condominium that meets the requirements of young people buying their first home.” They are characterized as unremarkable: average homes of average size in average post-war neighborhoods.

These days, millennials across the country are looking in starter neighborhoods because of their high walkability scores and access to transit. Many starter neighborhoods are located outside of city cores but are close enough to downtown. Starters offer a simplicity that appeals to younger buyers, but can be customized from the inside out in order to meet their demand for amenities — a winning combo for today’s demanding millennials.

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

[www.DonZahnle.com](http://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!

## Coconut Sticky Rice with Mango and Sesame

A delicious and unusual dessert  
Serves 6

### Ingredients for rice

2 cups short grain/glutinous rice

2 ½ cups water

¾ cups sugar

1 15-ounce can coconut milk

1 ½ teaspoon salt

### Garnish

2 mangos, peeled, pitted, and diced

2 tablespoons toasted black and white sesame seeds

### Directions

Combine rice and water in a saucepan.

Bring to a boil, then cover and reduce heat to low. Cook until water is absorbed, 15 to 20 minutes. Fluff with a fork and transfer to a bowl.

In a small pan, mix coconut milk with sugar and salt. Bring to a simmer, then remove from heat and pour over the cooked rice, folding in until combined.

Serve in bowls topped with mango. Sprinkle with sesame seeds.

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*Don's Home News* is brought to you by:

Don Zahnle, *ABR, SRES, C-CREC, CSP*

**Atlanta Communities**

3113 Roswell Rd. Suite 101

Marietta, GA 30062

404-939-1309

[donzahnle@gmail.com](mailto:donzahnle@gmail.com)

[www.AtlantaHomesOnline.com](http://www.AtlantaHomesOnline.com)

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