

Don's Seniors News

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Serve Up Some Gratitude This Thanksgiving Holiday

Former President John Fitzgerald Kennedy once said, "As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them."

As we approach Thanksgiving, we may want to remember those words. As Kennedy implies, it's living in a grateful way that has meaning. Not in speaking the words of gratitude. Too many of us wait until Thanksgiving to remember the good things in our lives. But it needn't be a one-day wonder. The power that gratitude engenders can be a great force for good in this world. As such, it should become part of our daily lives in the same way as shaking hands with friends or hugging our kids.

Gratitude, according to the Tiny Buddha website at www.tinybuddha.com, is amazingly useful. It gives us a sense of satisfaction and completion, reminding us that we do have enough. But more important, it provides us with the building blocks to experience today and build tomorrow in a state of acceptance and harmony.

The idea that our thoughts and emotions create our life circumstances is enjoying a popular revival these days. It was perhaps best expressed in 1889 by Prentice Mulford in his book *Thoughts Are Things*. His philosophy is that positive thoughts, including gratitude, create positive events and circumstances.

This Thanksgiving, consider President Kennedy's words and act with gratitude all year long. Your life circumstances can only benefit.

Are You About to Miss the Best Investment Opportunity in Decades?

Are you tired of a flat to ZERO return on your investments? Do you have cash earning zip in your Money Market accounts?

Thousands of investors are earning from 7% to 15% buying prime real estate at market value and placing the properties in this hot rental market. Why let your hard earned money sit idle when it could be earning a safe, reasonable return?

Let me guide you through the process. I'll help you find sound, attractive, well located properties and get them leased with surprisingly strong cash flows. This method of investing is not new, it is just not very glamorous. Seniors have for years used this method of investing to build fortunes and secure their retirement.

Take advantage of this opportunity now while there is strong demand for quality rentals.

Find out how to begin by emailing me at donzahnle@gmail.com or call me at 404-939-1309.

Should You Make Those Repairs Before Selling Your Home?

Just how much should you invest in repairs to sell your home?

It comes down to how desperate you are to sell and what changes are needed.

Significant structural problems or major electrical or plumbing repairs must be disclosed to potential buyers. If you are unaware of these problems and they are discovered during the home inspection, they will have to be fixed at your expense or you'll have to hand over an equivalent amount to allow the buyers to fix them themselves.

So if you are aware of significant repairs that need to be made, why not avoid the hassles and fix them before the "for sale" sign goes up?

For less significant changes, you can make repairs. But be aware you won't necessarily recoup your investment. Don't overspend. Many an unwary homeowner has made changes that effectively price him or her out of the neighborhood, meaning it's become a good house in a poor neighborhood.

Buyers looking in the area may not be prepared to pay for state-of-the-art windows or a slate roof. They may be impressed, however, by an uncluttered home with a fresh coat of paint.

Alternatively, you can decide not to make changes, betting that your proximity to transit or a deck with a hot tub will sell your house despite its flaws.

If this sounds good, be prepared to wait for a buyer who wants a fixer-upper.

And be aware that in its current condition, your house won't go for top dollar - even to do-it-yourselfers.

Talk to me before you start spending money. I can help you decide where to spend for the best return on investment.

Surprising and Simple Ways to Cut Your Energy Bill this Season

Put lamps in the corners: (<http://www.houselogic.com/home-advice/saving-energy/tips-for-savings-energy-in-home-office/>) Did you know you can switch to a lower wattage bulb in a lamp or lower its dimmer switch and not lose a noticeable amount of light? It's all about placement. When a lamp is placed in a corner, the light reflects off the adjoining walls, which makes the room lighter and brighter.

Switch to a laptop: (<http://www.houselogic.com/home-advice/saving-energy/tips-for-savings-energy-in-home-office/>) If you're reading this article on a laptop, you're using 1/3 less energy than if you're reading this on a desktop.

Choose an LCD TV: (<http://www.houselogic.com/home-advice/saving-energy/living-room-energy-saving-tips/>) If you're among those considering a flat-screen upgrade from your conventional, CRT TV, choose an LCD screen for the biggest energy save.

Turn off the burner before you're done cooking: (<http://www.houselogic.com/home-advice/saving-energy/kitchen-energy-saving/>) When you turn off an electric burner, it doesn't cool off immediately. Use that to your advantage by turning it off early and using the residual heat to finish up your dish.

Add motion sensors: (<http://www.houselogic.com/home-advice/saving-energy/save-energy-on-home-lighting/>) You might be diligent about shutting off unnecessary lights, but your kids? Not so much. Adding motion sensors to playrooms and bedrooms cost only \$15 to \$50 per light, and ensures you don't pay for energy that you're not using.

Spin laundry faster: (<http://www.houselogic.com/home-advice/rooms/laundry-room-energy-savings/>) The faster your washing machine can spin excess water out of your laundry, the less you'll need to use your dryer. Many newer washers spin clothes so effectively, they cut drying time and energy consumption in half-which results in an equal drop in your dryer's energy bill.

Courtesy of HouseLogic.com 2010

Quick Quiz

Each month I'll give you a new question.

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

What was the first name of the fictional detective Kojak?

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!

Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

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 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 at www.atlantahomesonline.com. 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

What Can Our Telemers Tell Us?

By Amanda Schaffer, Slate

Boomers already anxious about aging have something new to worry about. Telemers, the genetic structures at the end of our chromosomes, have been dubbed tiny molecular clocks that may predict our future health or mortality.

More: <http://tinyurl.com/422euyx>

It Just Doesn't Work: Why New Tech Products Are Increasingly Unsatisfying

By Harry McCracken
Time Business

Having trouble with your latest tech hardware? Blame it on the beta philosophy. Tech hardware's being rushed into production while it's still, well, beta. So, gosh, guess what? It doesn't work.

More: <http://tinyurl.com/3egopkv>

Why French Fries Are Such Good Comfort Food

By Maia Szalavitz, *Time Healthland*

Actually, it's not about food, it's about love. According to a recent study, high levels of salt produce hormones that reduce stress by encouraging love and social connections. The article is subtitled Fat but Happy? Hmmm.

More: <http://tinyurl.com/3bn7c55>

Spoiler Alert: Stories Are Not Spoiled by "Spoilers"

In Psychological Science, Association for Psychological Science

Go ahead. Be a spoiler. Flip to the last page of the mystery story or tell everyone how the movie ends. It's OK now. Scientists say we'll enjoy both even more by knowing the endings. Is it, as they suggest, all about the writing? Or are we just too lazy or impatient to wait?

More: <http://tinyurl.com/44w7q3f>

How to Bargain for a Lender-Owned Property

There are bargains to be had in today's depressed housing market. When buying a lender-owned property, though, you need to be especially savvy to come up with an offer that will satisfy the beneficiary bank or agency. First, be aware that lenders are anxious to sell what is now a nonperforming asset. They also don't want to lose much on the deal. That means you'll have to submit a particularly well-thought-out offer on a real-estate-owned home. Following are strategies to consider:

- Ask your buyers' agent to find out the bank's purchase price for the property. Offer an amount that is between the balance owed on the mortgage and the sale price.
- A little research goes a long way. Your agent can look at sales of similar properties in the neighborhood over the past few months as a way of assessing the value of the property.
- Consider the competition. Other potential buyers of your property will likely base their offers on active listings. Stay current with prices of advertised homes in the same neighborhood, add a few extra dollars and beat out your competitors.
- Get preapproved by your lender of choice, but also get a preapproval letter from the lender's own company. This is a simple way to establish your credentials. A bank will be less inclined to trust a competitor's approval than one from its own mortgage department.
- Be prepared to do fix-ups yourself. Even if a real-estate-owned home is not sold "as is," don't ask the lender to make repairs in the initial offer. It likely will send your offer to the bottom of the pile.

Even if it is your dream home, don't get emotional. View your offer on a "bargain" home as a transaction. Save the self-congratulations for closing.

Trying Turducken This Thanksgiving?

If you're looking for something different to serve this Thanksgiving, perhaps a little turducken may be in order.

Turducken was popularized by NFL analyst and announcer John Madden during a nationally televised football game. It is a variation of a dish that was served by wenchens in 18th-century England.

But now, the deboned chicken stuffed into a deboned duck stuffed into a deboned turkey with bread stuffing in between has achieved fame. It generated more than 700,000 results in a search on Google in September.

With plans for Thanksgiving celebrations now under way, it might soon double that.

For all the information flying around about turducken, not many people admit to liking it. But it is, many agree, a showy way to celebrate the holiday.

Perhaps turducken should enjoy fame while it can. A goose-based variation, called gooducken, may not be far behind. Gooducken, of course, is a goose stuffed with a duck, which, in turn, is stuffed with a chicken.

Ask the Agent: This Month's Question

How can I make moving day go smoothly?

- Have plenty of boxes, paper for wrapping, tape and "fragile" stickers.
- Color-code your boxes. Do the same for the rooms in your new home. Then the movers can match them up.
- Be a smart packer. Pack things together that go together.
- Pack one box for each family member and name or number it. Include toys, bedding, clothes for the next day and anything else they'll need to feel at home in the new house.
- Farm out the kids and pets so they're not underfoot.
- Put together a cleaning kit for a quick cleanup of the old house. If you have a helper, ask him or her to vacuum each room as the movers clear it.

Some Tech Tips for the Average Joe or Jane

The world of technology moves quickly. But what if you're an average Joe or Jane who needs a little help? Following are five quick tech tips:

If you're browsing the Internet with Firefox, press the "/" button to bring up a search bar for the page.

Want to make your Facebook account more secure? Navigate to account, then account settings, and then security. Enable secure browsing.

Visit the websites of Photoshop and Oracle's OpenOffice to use their programs for free online.

For more interesting photos of friends and family, move closer to your subject before you shoot.

To track your spending and budgets online, sign up for a free www.Mint.com account. You can link your bank accounts and credit cards to this secure service.

NEWS YOU CAN USE

Don
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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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Thanks for reading! If you'd 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: Singapore Noodles

Serves 6

- 400 grams rice noodles
- 2 teaspoons curry powder
- 1 teaspoon of sugar
- ½ teaspoon salt
- 1 pound pork tenderloin, sliced into bite-size strips
- 5 tablespoons vegetable oil
- ¼ cup sliced scallions
- 3 tablespoons minced ginger
- 1 cup sliced celery
- 1 cup sliced carrots
- 2 cups chicken broth
- 3 tablespoons soy sauce

Bring two quarts of salted water to a boil, remove from heat and add noodles. Soak for two minutes or until tender. Drain noodles and set aside. Combine curry, sugar and ½ teaspoon salt and set aside. Season pork strips with salt and pepper. Heat two tablespoons of the oil in a large skillet, then add pork and cook for three minutes or until no longer pink. Remove and set aside. Heat remaining three tablespoons of oil in the same skillet and add scallions and ginger. Stir-fry for 30 seconds, then add celery, carrots and curry mixture. Add noodles, pork, broth and soy sauce and simmer until combined and slightly thickened.

