

# Don's Senior's News

Brought to you by: Don Zahnle  
donzahnle@gmail.com

## Eat Dirt: It's Not Evil Anymore

In North America, we obsess about hand sanitizer and scrub our fruits and vegetables until every vestige of mud in an effort to protect ourselves from bacteria we believe will make us ill. Well, as it turns out, our preoccupation with cleanliness may actually be making us sick.

A five-year study called the Human Microbiome Project found that 100 trillion good bacteria live in our bodies; bacteria that help keep us healthy.

The project, involving 200 scientists and 80 institutions, also discovered that as many as 1,000 bacterial strains exist in each person, that everyone's microbiome (their collection of bacteria) is unique, and that disease-causing bacteria found in a human's microbiome not only don't cause illness, but they also co-exist peacefully. In short, bacteria are not evil.

Jeff D. Leach, founder of the Human Food Project, wrote in the *New York Times*: "Increasing evidence suggests that the alarming rise in allergic and autoimmune disorders during the past few decades is at least partly attributable to our lack of exposure to microorganisms that once covered our food and us."

So how can we refamiliarize ourselves with those microorganisms? According to Leach, the answer lies in reintroducing organisms found in plain old mud.

While you may not want to eat spoonfuls of mud, you could consider trading artificially shiny grocery store produce for veggies and fruit from the local farmer's market. And that dirt clinging to them? It's good for you, so don't be too quick to scrub it all off.

### 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>

## Being a Well Informed Senior

### Social Security Benefits Will Get Small Cost of Living Bump

*CNN Money*

NEW YORK -- Social Security recipients will get less than a 2% increase in their benefits next year to account for a rise in cost of living, according to an estimate published Tuesday. That's less than half the increase in benefits they received in 2012.

<http://yhoo.it/TskFLO>

### Twelve years left: Clock runs down on saving Medicare

*Washington Examiner*

In just 12 years, Medicare will be broke. So, the question remaining is not whether Medicare will be reformed, but how. During the first two presidential debates, neither Barack Obama nor Mitt Romney denied that Medicare's upside-down accounting has put the program on a path toward bankruptcy, but, not surprisingly, each had a very different vision on how we keep our promise to America's seniors. And the differences in those visions matter.

<http://bit.ly/QN21Y7>

### ObamaCare Guts Medicare Advantage

*House Oversight Committee*

Thirteen million American seniors use Medicare Advantage to get their healthcare. To partially fund Obamacare, the President has cut Medicare Advantage by more than \$200 billion over the next 10 years.

<http://bit.ly/V6ZuR3>

## Pros and Cons of Urban Intensification A Boom or Bust for Seniors?

The dream of most couples used to be 2.5 kids and a house in the suburbs surrounded by a white picket fence. Now, according to municipal planners, families should scratch out “suburbs” and insert “smart growth urban communities” instead.

Arising from a shift toward urban intensification, these communities include high-density housing where everything you need is available at your fingertips. Think no more gas consuming commutes. Urban intensification offers amenities and promotes walking, biking and transit taking.

Furthering their claim, supporters of smart growth communities note that the shift not only accommodates fast-paced population growth but also protects the environment in several ways.

However, critics are wary of the move. For them, “high density” living is a colorful way to describe cramped

housing. They are expressing concerns over the depletion of local resources and a diminished quality of life.

They also note that the higher cost of real estate, caused by shortages of housing and buildable land, may have an opposite of the intended results: It may send people (and jobs) to the suburbs for more affordable housing.

But aren't communities that encourage walking and biking more “healthy”? The jury's still out, but studies comparing activity levels of seniors in the 'burbs and city seniors indicate that city seniors spend more time outdoors. However, this isn't yet linked to their health status.

The debate continues. Whether the new dream becomes the condominium in the sky will be determined, ultimately, by where people want to live. As always, we will vote with our feet.

## Worth Reading

### Anxious? Depressed? Literate? Try Bibliotherapy.

By Jason Gots  
*Bigthink.com*

It's not your typical therapeutic intervention – but it has proven to be a very valuable one, and it starts at your local library or bookstore. A group of London-based partners has created bibliotherapy, a program that matches individuals struggling in any area of their lives with a list of books that will help them battle the tough times. The hand-chosen books offer perspectives on similar struggles through the eyes of the fictional or non-fictional characters. This “shelf-help” program is taking Londoners by storm.

More: <http://tinyurl.com/c6jg866>

### How We Spend to Buy Happiness

By Anita Patil  
*The New York Times*

Whoever said money can't buy happiness couldn't have been buying the right things! A new study at San Francisco State University looked at the personality type and spending habits of over 100,000 participants and found that experiential spenders have more overall life satisfaction than material ones. It is not buying the leather purse in Italy that gives you satisfaction, it is the events and experiences that led up to it that really make you smile.

More: <http://tinyurl.com/bs3azg3>

### How to Encourage Your Grandchildren to Love Reading

By Charlotte Meryman  
*The Hamilton Spectator*

Getting your grandkids to read can be tough in the age of TV and Internet. But it doesn't have to be. With these tips it's child's play to hook even the most reluctant young reader.

More: <http://tinyurl.com/bm7ztfj>

### 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.

What continent has the most countries represented in the U.N.?

### 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.

Moreover, if you have any comments about it, please send me an email to [donzahnle@gmail.com](mailto:donzahnle@gmail.com).

### 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.

# Stuff Curious Seniors Want to Know

## Medicare Myths: A New Quiz Show

*The Heritage Foundation*

You've probably heard some scary things about Medicare reform lately. Words like "voucher care" and an alleged \$6,400 cost increase are now permanently etched into liberal talking points -- even though these myths have been debunked time and again. Now you can play along, too. Our new quiz show is called Medicare Myths. Watch the video to see the biggest whoppers from opponents of Medicare reform. <http://bit.ly/TykbOW>

## 'The Biggest Kiss': Mitt

## Romney was right: Dodd-Frank is a gift to big banks

*The Weekly Standard*

Big Wall Street banks caused a financial crisis and brought the nation to the brink of economic collapse; President Obama signed the Dodd-Frank Act to punish those banks and end government bailouts of too-big-to-fail financial institutions. <http://bit.ly/Tm0TIH>

## ObamaCare's Heavy Toll on Middle-Income Americans

*Economics21*

President Obama likes to say his campaign is about building up the

middle class, but his signature initiative in office -- ObamaCare -- will pile thousands of dollars in new taxes and higher health costs on top of America's middle class. <http://bit.ly/RclzHr>

## ObamaCare's Heavy Toll on Middle-Income Americans

*Economics21*

President Obama likes to say his campaign is about building up the middle class, but his signature initiative in office -- ObamaCare -- will pile thousands of dollars in new taxes and higher health costs on top of America's middle class. <http://bit.ly/RclzHr>

## Grammar Suffers Among Text-Savvy Grandkids

Here is FFT (food for thought): Constant texting may be to blame for a decline in this generation's grammar skills.

This is no time to LOL (laugh out loud). According to a recent study, the more time kids spend sending and receiving texts, the more fluent they are in the language of texting and the worse their grammar skills become.

It is called "techspeak" and researchers at Pennsylvania State University are concerned that this generation will not be prepared for future studies in a world beyond texting.

Today's teens have developed a type of shorthand. They use text abbreviations to such an extent that most have difficulty shifting back to standard grammar. They believe techspeak is normal and accept it as everyday language. On the other hand, adults not raised with techspeak are more easily able to switch between formal and informal language styles.

Perhaps it is time for seniors to remind this newest generation that they might not be able to BRB (bounce right back) if they do not keep up their basic grammar skills. It's FFT, isn't it?

## Ask the Agent: This Month's Question

**We're relocating to a new city. Where do we start?**

Relocating can be a wonderful adventure but you do need help to feel comfortable in your new city.

An experienced real estate agent can be a tremendous support, not just in finding your new dream home, but in introducing you to your new city and all it has to offer.

It may be important to live near churches, hospitals, shopping, and the grandkids, but it is also important to like where you live.

When looking for a neighborhood, consider your family's personality; the kind of architecture you like, the amenities that will make you feel at home, and where to get your daily coffee fix.

If possible, visit likely neighborhoods and consider how each works. Will you fit in?

Learn about your city's history and culture. Moreover, realize it will take a while to settle in. Take time to enjoy the experience and it will be a wonderful adventure.

## Glass Bottles Are Making a Comeback

First, there was the plastic craze; then came metal. Now glass bottles are shattering the competition and making a comeback.

Increasingly, today's consumers are concerned that harmful chemicals can leak into the products they eat and drink. As a result, more food and drink producers are being driven by consumer pressure to use glass containers. Even Coca-Cola is taking a page from its past

and plans to expand and distribute Coke in 240 ml glass bottles.

Not only does the shift to glass ease consumers' minds, but glass is also a more ecologically responsible option. However, the question remains, is it viable in the long term, given its tendency to break? Could be....A new technology coats glass bottles in see-through protective plastic, combining the benefits of both.

# NEWS YOU CAN USE

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

9	7					2		
		8			5	1		7
6			4	7				8
			7		8			9
		6				8		
8			2		3			
3				5	4			2
1		7	8			5		
		2					6	1

**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!

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter. This newsletter is not intended to solicit properties currently for sale.

*Don's Senior's News* is brought to you free 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)

**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: Orange and Ginger Carrots

**Makes a great Thanksgiving side**

Serves 4

8 medium carrots, about one pound

1 tablespoon sugar

1 teaspoon cornstarch

¼ teaspoon salt

¼ teaspoon ground ginger

¼ cup orange juice

1 tablespoon butter

Chopped chives for garnish

### Directions

Peel the carrots and slice them about 1 inch thick, at a slight angle.

Bring 1 inch of slightly salted water to a boil and add carrots. Cook, covered for about 10-15 minutes, until carrots are crisp-tender. Drain.

In a small bowl combine the sugar, cornstarch, salt, ginger and orange juice. Pour the mixture over the drained carrots and cook over low heat for 3 minutes.

Remove from heat, add butter and gently toss. Sprinkle with chives and serve.

