

Don's Senior's News

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Seniors Going Back To Work to Salvage Their Retirement Nest Eggs, Says AMAC

WASHINGTON, DC, Oct 25 – Seniors who went back to work after retirement used to do it to keep busy, but the Obama Recession and the uncertainties of the Affordable Care Act have made it an economic necessity for more and more older Americans, according to Dan Weber, president of the Association of Mature American Citizens.

“Two recent Gallup surveys show that there are more post-retirement job seekers out there than ever before, mainly because they’ve lost confidence in the economy. The historically destructive recession that started as the president took office and his inability to speed up the recovery have seniors scrambling for ways to salvage what’s left of their retirement. Bear in mind that while the net worth of all Americans has declined sharply during this period, seniors have been hardest hit.”

In one study released a few days ago, Gallup concluded “Americans’ biggest financial concern is funding their retirement, with 61% worried about having enough money for that. This worry has been exacerbated by the recession’s aftermath, which has perhaps caused more seniors and baby boomers near retirement age to remain in the workforce and postpone retirement until they have replenished their nest eggs.”

Gallup also reported that confidence in the U.S. economy is hovering at lowest levels in five years and that its Standard of Living Index is down to discouraging levels, Weber noted. Click [here](#) to continue reading.

McAfee: Beware of ObamaCare Phishing Scams

By [Matt Egan](#)
 Published October 01, 2013
 FOXBusiness

Security firm McAfee warned Tuesday that hackers are likely to take advantage of the [rollout of ObamaCare exchanges](#) this week by launching **phishing attacks aimed at stealing personal information.**

Phishing attacks are designed to dupe users into revealing credit-card numbers or other confidential data by delivering phony links or attachments in emails and messages on social media sites. [Continue](#)

Go [here](#) to read the full article and to view the founder of McAfee Software’s John McAfee’s [interview](#) on Fox Business with Neil Cavuto. Interview: <http://youtu.be/5TCtLzSe6I>

Extreme Weather is the New Housing Crisis: Prepare Now

The National Geographic channel has coined the phrase “Disaster Doesn’t Wait” to promote its TV show, *Doomsday Preppers*. The show features families preparing for economic, political and natural disasters, and as the phrase suggests, they’re preparing because disasters can happen ... and they don’t wait until we’re ready for them.

Thousands across North America have had more than a passing acquaintanceship with natural disasters this year, as hurricanes, tornados, earthquakes and fire storms have wreaked havoc from coast to coast.

The results have been catastrophic for many – loss of friends and relatives, loss of homes and possessions and financial losses, as some insurance policies didn’t cover all damages. In one instance, the affected homeowners had hurricane insurance, but not flood insurance, and therefore weren’t protected from the flood caused by last year’s Hurricane Sandy.

It has been a year of extreme weather: Insurance companies are reporting huge losses and the media are calling it “the new housing crisis.” Statistical forecasts indicate that many cities are at risk should this extreme weather pattern continue, and experts are debating how to respond.

Many cities are examining or revising flood plain maps to ensure they are up-to-date, and discussions are underway on measures that will make our concrete urban spaces more weather resistant, and our homeowners better prepared for flooding around their homes.

One thing you can do now: Ensure your insurance policy is in order by checking with your provider to be sure you are prepared for more extreme weather. Disaster Doesn’t Wait.

Once Upon a Time, Many Thanksgivings Ago ...

As *Huffington Post* readers will attest, all Thanksgivings aren't successful. *HuffPost* asked readers for their Thanksgiving disasters, and, while this Thanksgiving is still to come, many responded with stories from previous celebrations.

There are photos of ghastly Thanksgiving sweaters and Thanksgiving in-law horror stories. But there were also moving stories. One was a Vietnam immigrant's reminiscences of his first U.S. Thanksgiving.

"That Thanksgiving, my family gathered on the floor and ate two gigantic turkeys donated by religious charities," wrote Andrew Lam, now a well-known author.

"Thanksgiving at my brother's home this year will be replete with wines ... and yes, turkey, and fabulous Vietnamese dishes. But the Thanksgiving I remember with fond

memories is the first one, where we ate on the floor and wore donated clothes ..."

Lam's experiences echo those of the The Mayflower contingent who celebrated their first Thanksgiving in 1621, and theirs, like Lam's, was thanks to the generosity of strangers.

In a CBS video, popular historian Kenneth C. Davis, described how the settlers met a native tribesman who spoke perfect English. Squanto had been a slave to earlier arrivals: European sailors, who were attracted by the bounteous cod stock.

Squanto taught the new arrivals to fish, and it was bounty from the sea and wild Turkey that graced the first Thanksgiving table.

This Thanksgiving they'll celebrate the holiday as they did in 1621 – with gratitude.

Quick Quiz

Each month I'll give you a new question.

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

What was invented in 1903, and patented in 1906 by G. C. Beilder?

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.

In addition, 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

20 Things 20-Year-Olds Don't Get
Jason Nazar
Forbes.com

Are you baffled by the 20-something employee who's afraid to talk on the phone, is unable to read a sentence with 141 characters, and is unaware that "regular business hours" exist? Before launching into a lecture about workplace etiquette, read Jason Nazar's advice for Gen Y employees. If you can see them through their own eyes, you'll be more successful at reaching them.

More: <http://tinyurl.com/Gen-Y-unmasked>

Having a Really Lousy Day? Some Ways to Feel Better

Gretchen Rubin
LinkedIn

Many things cause bad days: workplace stress, a shrinking bank account, traffic, family conflict ... But they do happen, and you have to get through them. Rubin's post gives you plenty of suggestions to help you. Some highlights: exercise, but don't use that walk as a chance to stew; and do something to distract yourself, but don't engage in activities you'll feel guilty about later. Because here's the truth about your bad day: it may be as brief as your "guilty pleasure."

More: <http://tinyurl.com/Bad-day-cures>

The Worst Possible Greeting

Alexandra Petri
The Washington Post

Here's the truth about answering the question "How are you?" with words like "fine" or "good." It's not good, or, well, fine, and barely passes as conversation. Read this article and at the very least, be prepared to have a conversation about how you have conversations.

More: <http://tinyurl.com/So-how-are-you>

Taking the Right Steps to Sell Your Home

Even though making the decision to sell your home isn't easy, the real work – actually selling it – has just begun. Fortunately, expert help is available from your local real estate agent.

You need to become familiar with your competition and establish a selling price that's consistent with comparable homes in your area. You can do online research and visit open houses yourself, but at our age, consider hiring Senior's Real Estate Specialist ([SRES](#).)

Your agent can provide you with a Comparative Market Analysis (CMA) that details the prices that other homes like yours have sold. If you decide to visit open houses, always pay attention to features that make positive or

negative impressions on you. Now ask your [SRES](#) agent to suggest ideas to ensure your home makes a positive impression, and make suggested repairs and/or consider staging. At this point, you and your agent will come up with a realistic selling price.

The most critical task of any agent is negotiating the sale of your home. For this, you need one who has been in the business for a while. There is a difference. By selecting an experienced agent, you'll be helping ensure a satisfactory outcome.

Through the negotiating process, your agent will work hard to help you and the buyer come to an agreement that you both can live with. Your agent

should always show respect for the other party and set a positive tone for the negotiation.

Remember, everything is negotiable. If the buyer won't increase the offer to your price, you can negotiate other things such as upgrades or repairs, or inclusions and services such as appraisals or home inspections. You can also offer to sell the house as is, without doing any repairs, at a lower price.

Be involved. The more both parties are involved in the process, the more likely you are to come to a good agreement – one that is wise and efficient and provides a good outcome for both parties. Find your [SRES](#) agent at www.DonZahnle.com.

The Informed Senior

Thousands Of Consumers Get Insurance Cancellation Notices Due To Health Law Changes

Kaiser Health News

Health plans are sending hundreds of thousands of cancellation letters to people who buy their own coverage, frustrating some consumers who want to keep what they have and forcing others to buy more costly policies. The main reason insurers offer is that the policies fall short of what the Affordable Care Act requires starting Jan. 1. Most are ending policies sold after the law passed in March 2010. At least a few are cancelling plans sold to people with pre-existing medical conditions.

<http://bit.ly/173zoTs>

HealthCare.gov pricing feature can be off the mark

CBS News

(CBS News) CBS News has uncovered a serious pricing problem with HealthCare.gov. It stems from the Obama administration's efforts to improve its health care website. A new online feature can dramatically underestimate the cost of insurance. The administration announced it would provide a new "shop and browse" feature Sunday, but it's not giving consumers the real picture. In some cases, people could end up paying double of what they see on the website, CBS News' Jan Crawford reported Wednesday on "CBS This Morning."

<http://cbsn.ws/1cdzfkp>

Survey: Third of Americans expect to work until they drop

Today: Money

You've heard the story about America's retirement crisis. Young people don't save enough. Older people have to work longer. Public pension benefits are always on the verge of being slashed, and Social Security's future is anyone's guess. And now it has come to this: In its annual retirement study of middle-income Americans (income of \$25,000 to \$100,000), Wells Fargo asked participants if they expect to work until they die.

<http://on.today.com/1admNxH>

Ask the Agent: This Month's Question

What is a CMA?

CMA stands for Comparative Market Analysis, and your real estate agent will use this to help you decide on the right price when you're listing your home.

A CMA will compare your home with sold and currently listed properties in your neighborhood. These have features similar to yours and will give you an idea of your home's true value.

Active listings indicate the prices for homes currently on the market in your neighborhood – your competition – but don't represent market values for those homes.

A more realistic way to establish price is by looking at sold listings. Sold listings tell you what people have paid for area homes in the last six months, and appraisers use these to determine market value. That's what you really need to know.

Your agent will explain the importance of CMAs in establishing a price that will have your home sold quickly.

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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: Sticky Soy Glazed Turkey Legs

An exotic way to celebrate the holidays on a small scale

Serves 4

- 4 turkey drumsticks
- salt and pepper to taste
- 1 medium onion, sliced ¼-inch thick
- 3 tablespoons butter
- 1 cup brown sugar
- ½ cup soy sauce

Directions

Preheat oven to 400° F. Season drumsticks with salt and pepper. Place onion slices on the bottom of a roasting pan and arrange turkey legs on top. Dot the turkey legs with butter and roast for about 20 minutes.

Mix together the sugar and soy sauce. Reduce oven temperature to 300° F and brush the turkey legs with the sauce. Continue to roast, while basting the legs every 10 minutes, until meat is cooked through – about 20 minutes. (Cooking time may vary depending on the size of the turkey drumsticks.)

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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.

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