

Don's Senior's News

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This Thanksgiving, Why Not Start a “Chain of Good Deeds”?

Thanksgiving is a time of family and celebration. It’s a day when we unplug from our busy lives and connect with the people around us. And it’s a time of gratitude for all the good things and good people in our lives.

This holiday season, why not take it to another level? Thanksgiving also represents an opportunity for us to “pay forward” as a way of expressing our gratitude for our own good fortune. Whether you call it paying forward or random acts of kindness, you and your family can celebrate the start of the season of giving through generosity and goodwill.

The phrase first appeared in a 1999 novel titled *Pay It Forward* by Catherine Ryan Hyde, followed by a Kevin Spacey movie of the same name. It means returning a favor with a twist: an individual who has been the beneficiary of someone else’s goodwill performs his or her own act of kindness, usually toward a stranger. This sets off what wisegeek.org calls “a chain of good deeds.”

It can be spontaneous—paying for someone who’s a couple of dollars short at the grocery checkout – or deliberate—supporting someone because, at some point in your life, someone supported you. The point is that it’s a selfless act. No reward or thanks expected. Hopefully the recipient will pay it forward with the same spirit.

The action itself brings a resounding sense of gratitude and purpose. This Thanksgiving decide to commit to paying it forward wherever, whenever to whoever. Oh, and, pass it on.

Did you know?

Did You Know?

Any real estate licensee can help you buy or sell a home, but only a REALTOR® keeps working to protect your investment long after the sale.

Did you know? Only REALTORS®, not licensees, are fighting right now to preserve the federal Mortgage Interest Deduction on first and second homes.

Did you know? Only REALTORS®, not licensees, are bound by a Code of Ethics? All licensees are not!

Did you know? Only REALTORS®, not licensees, fought to create a tax exemption on the first \$500,000 of capital gains from the sale of a principal residence.

Did you know? Only REALTORS®, not licensees, are the only line of defense against government legislation and taxation of your home.

Make Potential Buyers Happy with a Home Warranty

For a few hundred dollars a year, a home warranty offers protection and peace of mind. As a seller, you can increase your chances of selling quickly and at close to asking price by purchasing a home warranty. And your buyers will feel more comfortable knowing they’re protected if an essential part breaks down, particularly if yours is an older home.

Sometimes called a home protection plan, a home warranty is an annual contract that provides for repair or replacement of major items, such as the heating, air-conditioning, plumbing, and electrical systems. Some warranties also cover major appliances such as refrigerators, washers and dryers, and even swimming pools.

When an item that is covered by the home warranty breaks down, the warranty company will dispatch a service provider to assess the problem. If the needed repair or replacement is covered by the warranty, the provider completes the work. Best of all, the homeowner pays only a modest service call fee (typically around \$60).

The cost of a home warranty varies depending on the type of property, the kind of plan (basic or extended), and the warranty company, but it can be a bargain compared to the cost of repairing or replacing an essential component out of the homeowner’s own pocket.

Note that a home warranty usually doesn’t cover items that have not been properly maintained, so the homeowner may have to prove regular maintenance. And it’s most important to ensure the home warranty company is reputable and will pay for covered repairs without hassles.

The Business of Education: Should Our Teachers Lead?

Every year, policy-makers and educators scuffle over what's best for our kids, and where investment dollars will produce the biggest educational payoff. And every year, they reexamine (and shuffle) everyone's roles.

This year, the focus has been on "teacherpreneurs"—a concept rated by Terry Heck in TeachThought, as the #1 trend for the 2015 school year. Coined by educator Ariel Sacks, the word is described as follows: "Teacher leaders of proven accomplishment who have a deep knowledge of how to teach, a clear understanding of what strategies must be in play to make schools highly successful, and the skills and commitment to spread their expertise to others—all the while keeping at least one foot firmly in the classroom."

In this rethinking of the education

system, teachers assume a hybrid role—as teachers and as leaders in the business of educating. As an article in MindShift explains: "In this ideal world, teachers spend part of their time in the class as coteachers, part of their time researching and writing curriculum and assessments for schools, part of the time mentoring new teachers (who have a reduced workload while they're being trained), part of their time innovating ideas for teacher development, and part of their time drafting educational policy."

Quite a busy role indeed. And not everyone is a fan. Outside the profession, some believe that teachers may lack the skills to take the lead in the business of education. Is Heck's prediction on track as the school year unfolds? For now, the jury is still out.

Quick Quiz

Each month I'll give you a new question. Just email me at donzahnle@gmail.com for the answer.

Who was dubbed "Mr. Hockey?"

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](#) 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 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

My Dinner with Longevity Expert Dan Buettner (No Kale Required)

By Jeff Gordinier
The New York Times

Eating kale salad and drinking carrot juice won't make you live longer. But sipping red wine and coffee might. These are some of the things food writer Jeff Gordinier learned when longevity expert Dan Buettner cooked him a meal. Meat and cheese—two of Gordinier's favorite foods—were noticeably absent, replaced with tofu and natural honey, broccoli and cashew cream. Did Gordinier survive? Read all about it. **More:**

<http://tinyurl.com/Experts-collide>

How Being Nonconfrontational Has Held Me Back in Life

Melanie Pinola
LifeHacker.com

Fighting is good. Many people struggle to learn this, including Melanie Pinola. As she recounts here, her desire to avoid conflict at all costs cost her big time. Avoiding conflict, she observes, means forsaking opportunities for intimacy. Pinola recommends practicing assertiveness with strangers, like your cellphone customer service reps. Enough said. **More:**

tinyurl.com/Cellphone-reps

The Emotions That Make Us More Creative

Scott Barry Kaufman
Harvard Business Review

Encouraging creativity is simple: positive emotions encourage creativity; negative feelings don't. Not so, says Kaufman. Creativity is fostered in environments that are unique and tap into many emotions—the more intense, the better. Creative people likely have messy minds. Whew! **More:**

tinyurl.com/Messy-minds

The '80s Called: Your Dated Home Is Trendy Now

We've seen it on TV: potential buyers (PBs) horrified by dated bathrooms and kitchens, wall-to-wall carpeting, and floral wallpaper ("The '80s called; they want their rooms back...")

"It's so old-fashioned," the PBs say, "we'll have to gut it." There must be a lot of gutting going on: according to the most recent American Housing Survey, some two-thirds of owner-occupied U.S. homes were built before 1980, and many of those considerably earlier.

But before you start to tear down walls, consider this: today's outmoded decor is yesterday's classic design—widely loved and admired in its day.

Also consider that these homes were mostly built to last—sturdy homes that celebrated a time when "ordinary"

wasn't a dirty word. Call it normcore, meaning bland and unremarkable. Or call it trendy.

Who wants bland and ordinary? Once again, we turn to millennials (the leading edge of whom are now in their mid-30s). Similar to previous generations, these market drivers are looking for something different, and just as they are dressing in normcore fashion, the millennials are turning to normcore neighborhoods and homes that reflect their own values.

They're searching for balance and normalcy, notes one real estate insider in an RISMedia article titled "Best Normcore Neighborhood to Buy an Unpretentious Home." Like the Seinfeld TV series, it's ordinariness as a

lifestyle. And it's now a big trend.

So next time you're tempted to disparage wallpaper, pink and black bathrooms, and laminate countertops, think back. Remember the Formica kitchen table where you weren't afraid to do homework or spill your milk. Or the rec room with fake pine paneling and furniture you could put your feet on.

Also remember that laminate counters and linoleum floors are virtually indestructible and are eco-friendly, and that "popcorn" and wallpaper magically cover up unsightly irregularities in ceilings and walls.

So, has your perspective on "dated" houses changed maybe just a bit?

Solutions for a Spotless Holiday Season

Why is there a greater chance of having stained rugs or upholstery at this time of year? The answer is your messy holiday visitors. But there is a solution—several solutions, actually—to remove those stubborn holiday stains. And remember: Act fast. The longer you wait, the harder the job.

First, scrape off any debris with a spoon; brushing will grind it in. And if candles have dripped all over your favorite dhurrie rug or mid-century modern sofa, ice will make it easier to scrape off.

Next, blot the stain—don't scrub—with dye-free paper towels or cloths. Then, the solution: Test cleaning products on an inconspicuous section of the fabric. Commercial products work, but you can also make your own cleaner—it's cheaper and just as effective. Combine 1 cup of lukewarm water with ¼ cup of mild liquid dish detergent. To avoid creating a sudsy mess, don't use too much soap or shake the container.

Rinse well, pat dry, and avoid any traffic around the area until it dries. If possible, let it dry naturally, although some say a hair dryer works like a charm. Now you're all ready for the next holiday party.

Reconciliation Act Helps Restore Healthcare Freedom for Seniors

60 Plus Association

Said 60 Plus Vice-President Matthew Kandrach, "Obamacare was passed on the backs of seniors, with over \$700 billion in cuts to Medicare. The House reconciliation bill represents a major dismantling of Obamacare through the elimination of some of its most costly and harmful components. [Continue reading](#)

Ask the Agent: This Month's Question

Should I put my home on the market this month?

You certainly should. Your home can sell anytime, but listing during November or even December actually puts you at an advantage; not only is your home likely to sell quickly, but it may sell at or near your listing price.

For one thing, you stand out. Your competitors may be waiting until the new year to list, making you very visible to potential buyers. And don't worry about being disturbed during the holidays; your agent can identify serious buyers and ensure they view your home according to your schedule.

Buyers may find you online during their initial research. Also many companies transfer employees all year. These buyers don't want to view several houses. Make it appealing online by creating a welcoming family-focused atmosphere, and yours may be their first and last visit. Luckily, nothing says "welcome" quite like the sights and sounds of the holidays.

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

www.DonZahnle.com

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6								
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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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Green Beans with Red Onions and Toasted Almonds

A great Thanksgiving side dish

Serves 6

- 1 tablespoon butter
- 2 tablespoons olive oil
- 1 pound green beans, ends trimmed
- 2 medium red onions, sliced
- 2 garlic cloves, sliced
- ½ pound cherry tomatoes, halved
- 1 tablespoon chopped fresh thyme
- 2 tablespoons red wine vinegar
- Salt and pepper
- ¼ cup sliced almonds, lightly toasted
- 1 cup bacon crumbles, optional

Heat butter and olive oil in a large skillet. Add green beans in a single layer. Season with salt and pepper. Cook, stirring occasionally, until bright green. Remove and set aside.

Add onions and garlic to the same pan and cook until fragrant. Add tomatoes, thyme and vinegar. Season with salt and pepper. Simmer for 6 to 8 minutes or until liquid is reduced. Return green beans to skillet. Stir to combine.

Transfer to serving dish and top with almonds and bacon (if using bacon, adjust salt).

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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.

