

Don's Senior's News

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Catching Pokémon: Will the Cultural Phenom Survive?

It became an inescapable reality: hordes of people of all ages grouped together in public spaces, their noses to their phones.

Their goal? Trying to find Pokémon and catch them all. Pokémon Go, which was released in July 2016, quickly became a global phenomenon; at one point, it had as many users as Twitter. Its meteoric rise was due in part to nostalgia. Adults, who had experienced Pokémon in the '90s, could now play the augmented reality game and experience the thrill of seeing childhood characters superimposed onto the real world.

People were also drawn to the game's instant community. Crowds of people could meet at various spots to catch Pokémon, leading to social interactions that otherwise wouldn't have happened. Parents of autistic children suggested the game helped their children interact with others, and health professionals were enthused about its ability to get people walking outside.

But serious issues associated with the game—including its misuse in public locations like cemeteries and memorials, and injuries to users playing the game—have caused concerns. In fact, many of these have already been addressed by the developers; Pokémon Go Plus, a wearable accessory, now permits people to play without looking at their phones.

However, many Pokémon Go-watchers say its current single-player focus, which appears to be the antithesis of the sense of community that makes it so popular, will have to be changed in order for the game to survive into the future. Will it survive? Only time, and perhaps your favorite Pokémon character, will tell.

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, 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.

Be careful when you select an agent because not every real estate licensee is a REALTOR®. As a REALTOR®, I have made a choice to help lead the fight to protect your investment, preserve private property rights, and defend the American Dream of homeownership. The political activity of REALTORS® at all levels of government is saving homeowners thousands of dollars over their lifetime. Protect your investment. Always use a REALTOR® when you buy or sell.

Changes to FHA Rules Are Good News for Condo Buyers

One of the biggest changes in the Housing Opportunity Through Modernization Act, passed earlier this year by the US Senate, concerned condominium financing. It's good news, not just to the National Association of Realtors (NAR), which had supported the changes for some time, but also to condominium owners and buyers.

Condominiums have always represented an affordable option for many buyers. But before the bill was passed, it was difficult for worthy borrowers to access the financing they need to purchase a condominium. Community and housing groups complained that FHA rules and requirements were both unfair and onerous—including the minimum owner-occupancy ratio of 50%, which made it impossible for buildings with lower ratios to qualify for FHA financing.

According to NAR, the bill will “make FHA’s recertification process substantially less burdensome, while lowering the FHA’s current owner-occupancy requirement from 50% to 35%.”

Also affected is the FHA policy around condo unit transfer fees. The bill requires the FHA to adopt the more flexible model used by the Federal Housing Finance Agency.

It is hoped the changes in legislation will open up FHA financing opportunities to more prospective condo buyers across the country, and there's every chance it will.

In response to the bill, Tom Salomone, current president of NAR, noted: “Tight inventory and rising home prices are a reality of today’s market, and mortgage credit is hard to come by. We should take every opportunity to clear the path for well-qualified borrowers to purchase a home when they’re ready, and this legislation does just that.”

True or False: The Truth Is What You Want It to Be

Fake documentaries, curated content, and people who get all their news from social media. Is there such a thing as a “truth” today or does one person’s truth differ from another’s?

Many believe truth is a victim of the Internet, particularly social media. Says a recent article in *The Guardian*: “In the digital age, it is easier than ever to publish false information, which is quickly shared and taken to be true.”

And there are other truth-related concerns: Take, for example, the explosion of curated content made possible by social media, and defined in *Macmillan Dictionary* as the process of “select(ing) items from among a large number of possibilities for other people to consume and enjoy.” An example used in the dictionary: “Recapp wants to make it more convenient to read sports news curated around your favorite sports and

teams.”

In fact, curated content comes with a bias. As *Econtentmag.com* suggests: “Content curation is now becoming a marketing staple for many companies.” So your daily news is mainly designed to sell you something, and that may affect the truth of the content.

And what of fake documentaries? Once praised for their accurate depiction of actual events—no fictional elements included—today’s documentaries “push the definition...and signal the rise of creative non-fiction in the genre,” according to CP reporter Victoria Ahearn.

Whether it’s on film or your Facebook page, social media gives us all the opportunity to create our own truth. Is that good? Bad? Or does it matter? It’s our truth. Only we can decide.

Quick Quiz

Each month I’ll give you a new question.

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

Who said “Necessity is the mother of invention?”

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?

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 or text me at 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

The Hunger in Our Heads

By *Gretchen Reynolds*
The New York Times

We’ve heard it before when it comes to craving food: It’s all in your mind. But as it turns out, out this may be true. After vigorous mental exercise our brains are tired, and we crave food in much the same way as if we were actually hungry. But don’t put your mental workouts on hold just yet. Seems real exercise can counter brain hunger. **More:** <http://tinyurl.com/Nov-good-reads1>

Set It and Forget It: How Default Settings Rule the World

By *Lena Groeger*
ProPublica

It’s time to choose another default setting. Default settings are everywhere, says Lena Groeger, and most of the time we never bother to change them. Some may be simply annoying, with little or no consequences. But the good ones can change habits: Don’t miss Groeger’s story of the school that encouraged kids to eat more salad by changing the salad station’s default location. Not keen on your current life path? Default to action and start by reading this. **More:** <http://tinyurl.com/Nov-good-reads2>

Here’s Why You Don’t Lock Your Bike to a Tree

By *John Metcalfe*
Citylab

Trees are not good shelter for bikes, apparently. This video shows a thief making off with a bicycle that had been secured to a tree. That didn’t deter the thief, who cut down the tree and removed the bike before loading it onto a scooter and driving away. The result: One cyclist without transportation, and a street without shade. Metcalfe’s point: Secure your bike to a rack and save trees. **More:** <http://tinyurl.com/Nov-good-reads3>

New Home, Old Home—What’s Best for You?

Prospective home buyers looking at areas where new neighborhoods are being developed have a decision to make that’s affected by price, availability, features, and style: Do I buy a new build or a resale property? Here are some thinking points when you’re considering which to buy:

New build

Purchasing a preconstruction house or condominium unit gives buyers a chance to personalize it to their needs and their style. The buyer can select layout, finishes, and fixtures. New homes also include the latest technology, which means lots of “smart” and “green” features.

The downsides? A new subdivision will likely still be a construction zone when

owners move in, and there won’t be any mature trees or green space. Personality may be lacking, both outside and indoors; a resale home often has unique features that add warmth and style, whereas a new build may feel austere. And then there’s the waiting game. Particularly with new condos, buyers may have to wait for some time before the building is finally ready for occupation.

Resale home

A previously lived in home has two advantages that new builds find it hard to compete with: location and charm. The neighborhood is likely more developed; there will be mature greenery, a sense of community and

culture, and an absence of the dirt, dust, and noise that accompany a new-build site. A resale home may also have unique features that make it feel special for the right buyer, such as an amazing backyard, a fireplace, crown moldings, or built-ins.

However, a resale home may also be dated and require costly repairs and renovations to make it suitable for a new owner. Because it wasn’t built with the latest materials and practices, it also may be less efficient.

New or old—both have their advantages. But make it all about you and your family, and your decision will be the right one.

Clean Food Movement Goes Mainstream

These days, grocery store flyers and TV cooking shows are all about “clean” food. According to a recent survey of dietitians conducted by *Today’s Dietitian* and Pollock Communications, “clean eating is where it’s at.”

Diane Quagliani, a nutrition communications consultant quoted in the article, notes: “Clean eaters avoid highly processed foods that contain added sugar and unhealthy fats, as well as artificial ingredients such as preservatives and additives.”

While processed foods are a reality, food manufacturers have responded to the clean food movement by paring ingredients and replacing some with better choices. However, read nutrition labels, dietitians say. Many manufacturers’ marketing claims are unproven.

Finally, Jenna Bell, senior vice president and director of food and wellness at Pollock Communications, has this simple suggestion:

“Eat foods that you love from all of the food categories, all over the grocery store—in quantities that give you the nutrients you need—and with serving sizes that suit your body size and type. And do all of this with a keen focus on the pleasure of eating.”

The ALS Ice Bucket Challenge Revisited

Ever wonder about the money raised in the 2014 ALS Ice Bucket Challenge? According to a recent news item on Theweathernetwork.com, ALS Association figures showed a total of \$115 million (US) was raised in 2014—up from \$23.5 million donated in the previous year.

Individuals were filmed as a bucket of icy water was dumped on them. They challenged others to do the same within

twenty-four hours or donate to the ALS Association. It became a social media frenzy, and funds poured in.

The association says that, as of August 2015, it’s spent \$47 million of the money raised by the challenge: two-thirds on research and 20% on patient care and community services.

It’s almost worth the ice bath... which some participants described as “refreshing.”

Ask the Agent: This Month’s Question

What Should I Ask My Agent during a Listing Meeting?

When interviewing agents, ask questions that will help you learn more, not just about the agent, but about your home and your local real estate market. For example:

What is the local housing market like and what would you do to market my home? You’ll gain information about houses that have sold recently, days-on-market statistics, and the agent’s personal take on how your home compares to your neighbors’ homes.

How will the updates I’ve made (or the charm, or the decorating) affect my sales price? This will elicit more information that will help you and the agent arrive at a fair price for your home.

What, if anything, will detract from my home’s marketability? The agent will be honest with you about any negatives affecting your home’s value and suggest ways you can increase its worth.

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

www.DonZahnle.com

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	2			9				
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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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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.

Turkey Cutlets with Mustard and Tarragon Pan Sauce

Try a new take on turkey this year.

Serves 4

1 two-pound boneless, skinless turkey breast
 Salt and pepper
 2 tablespoons vegetable oil
 2 teaspoons butter
 2 cups dry white wine or chicken broth
 1/4 cup Dijon mustard
 1/8 cup chopped fresh tarragon

Cut the chicken vertically across the grain into about 8 cutlets. Place each one between plastic wrap and flatten with a rolling pin until each is about 1/4 inch thick. Season cutlets with salt and pepper.

Heat a tablespoon of oil and a teaspoon of butter in a skillet. Add cutlets and cook for about 1-2 minutes per side until golden brown, adding more oil and butter when flipping. Remove from heat. Set aside and cover loosely with foil.

Add stock or wine to the skillet. Bring to a boil and, scraping the bottom of pan, reduce liquid by half. Remove from heat. Whisk in mustard and tarragon. Season. Serve over cutlets.

