

# Don's Home News

## Seniors' Edition

Brought to you by: Don Zahnle

## Smile! Five Tips for Stunning, Festive Photos

Commemorate this year's holiday celebration with picture-perfect photos that everyone will enjoy. Following are some tips to help you achieve photography success:

**Quick Clicks:** Capture the moment when you can. Rather than risk the dreaded fake smiles and stiff poses, simply keep clicking. Some of the best pictures are those that are taken before or after the main event.

**Stick to Solids:** Ask participants to wear solid colors. Plaid, paisley and other heavy designs tend to detract from the full impact rather than enhance it.

**Lighten Up:** Good lighting can transform an ordinary picture into an extraordinary photograph, so take time to cultivate an area that compliments subjects and their surroundings. Early mornings or late afternoons create a warm glow for outdoor shots, while candles or seasonal lights add interest and warmth to indoor settings.

**Move Around:** Static photos tend to look boring. Good photographers understand the need to take photos in a variety of settings and from different angles. Mix it up and keep your eyes open for those fun moments when people don't realize they are being photographed. It's the stuff memories are really made of.

**Young at Heart:** Most holiday celebrations have a lead photographer, but impromptu shots add to the fun and tell the rest of the story. Hand out disposable cameras to the kids and other party participants to create an atmosphere of fun and discovery.

## Searching for a New Home on line?

Now you can search Metro Atlanta listings in real time just like real estate agents do.

Due to recent changes in multiple listing service rules, I can now set you up with an account where you can search for properties just like I do. No more stale and out of date data like you get on the internet from web sites like Realtor.com, and Trulia.com.

Call or [email](#) me today for more information or to have me set up an account for you. It is **FREE** and takes only minutes for me to set it up.

## Now's the Time to Protect Your Spouse with an Up-to-Date Will

The U.S. federal estate tax has been repealed.

This came about under a 10-year bill that steadily increased exclusions from the tax before fully repealing it in 2010.

That's obviously good news for most Americans.

However, there is one issue that many people might not know about.

The negative consequence is that Americans who don't update their wills could leave nothing to their spouses.

Wills typically use formulas designed to send the maximum amount of assets that are not subject to the estate tax into a trust.

The trust is usually for the decedent's children.

Remaining assets are then left to the surviving spouse.

Under the new law, there is now no limit on the amount of assets people can pass on without being subject to federal estate tax.

Therefore, all the assets could go into a trust - leaving the surviving spouse with nothing.

However, there is a way around this.

Most states will let a surviving spouse claim part of the estate in such a situation. But the process can be costly, so it makes more sense for people to revise their wills.

The key to success is using dollar amounts instead of formulas to designate where assets should go.

# Four Remedies if Your House Just Won't Sell

Wondering why your home hasn't sold yet? Is it due to bad marketing or the economic crisis?

Probably not. According to experts, the real reason your home hasn't sold is probably a lot less complex - and easier to fix - than you might imagine.

**Price:** The number one reason most homes do not sell is that they aren't priced competitively. It's important to price the home right when first putting it on the market. The right price attracts attention. Once buyers see a home on the listings month after month, they assume something is wrong.

**Bad Impression:** Clutter, grime and lack of cleanliness are three huge reasons why your home might not sit well with potential buyers. Ask your agent for an honest appraisal of the

property, and then take action before listing.

**Taxes, Insurance and Homeowner Association (HOA) Fees:** High property taxes, inability to obtain affordable insurance and escalating HOA fees can dramatically impact the desirability of a given property. Take time to shop around for the best insurance rates, provide a complete breakdown of services and other benefits derived from the HOA fees, and consider petitioning for an evaluation of property taxes if appropriate.

**Showing Restrictions:** Don't become your own worst enemy. Try to remain as flexible as possible when showing the home. It might take a bit more effort, but it is well worth the reward when trying to sell a home quickly.

## Quick Quiz

Each month I'll give you a new question.

Just [email](mailto:donzahnle@gmail.com) me at [donzahnle@gmail.com](mailto:donzahnle@gmail.com) for the answer.

Where are the gardens once owned by Claude Monet and made famous by the impressionist's Water Lilies paintings?

## 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!

## Ask Don: This Month's Question

**I'm considering buying a condo or townhome. What are the things I could think about?**

Here are the pros and cons of living in a condo or townhouse.

### Pros

- A condo or townhome is low maintenance; landscaping and maintenance of the exterior structure are typically handled by the homeowners' association (HOA).
- Many communities offer amenities such as pools, tennis courts and clubhouses.
- The proximity of neighbors may give you a greater sense of security.

### Cons

- HOA dues increase your monthly outgoings and can rise in the future as maintenance and repair costs go up.
- Available parking for guests may be limited.
- Typically, there is less storage space than in a detached home.

## Secrets to a Relaxed Holiday Season

One of the secrets to a successful holiday season is learning how to go with the flow. But sadly, the holiday season is often associated with heightened levels of stress, fatigue and even illness due to high expectations and the inability to relax.

This year, make it a priority to chill out and enjoy the simple pleasures of fine food, friends and family. Not only will you feel more invigorated and involved, but a positive attitude will inspire others to join in the fun.

Following are some tips to help you create a climate of joy and celebration this holiday season:

**Manage Expectations:** Start with your own attitude, then have a frank discussion with others in the family. Don't put so much emphasis on making everything perfect. Instead, celebrate the small triumphs that make life memorable. Focus on the essential elements that matter and let go of things beyond your control.

**Smile:** Every family has its share of conflict, and learning to walk away and leave it for another day isn't always as simple as sounds. Given enough time, most of the drama tends to subside on its own. Put on your best smile and practice a firm but gentle response that removes you from the negative situation and environment. Not only will it reduce stress, but a contagious smile is one thing everyone loves to catch.

**Get Fit:** The hustle and bustle of the holiday season is often associated with increased risk of illness. This year, make it a priority to get enough rest, exercise and even consider adding a good vitamin supplement to the daily routine. Remember, a healthy body and mind make for a happy holiday season.

# *Second Acts*

By Elyse Umlauf-Garneau

Most retirement planning is solely focused on finances and attaining some magic savings figure that promises that you'll be eating filet mignon, not cat food, during your golden years.

The approach is flawed, say many retirement experts. Though salting away money for retirement is crucial, equally important is determining what will bring contentment.

That concept was one of Richard Laura's starting points when he started doing retirement planning workshops. The Howell, Michigan financial planner, a partner with Synergos Financial Group, recognizes the importance of and addresses emotional well-being in the non-financial retirement coaching that he does. He taps experience from his first career as a social worker to help clients marry the emotional and financial sides of retirement during workshops and in his book, *Naked Retirement*.

Whether you're a retiree or a pre-retiree, such non-financial retirement coaching could be the answer to navigating the murky waters of retirement planning. As Barbara Waxman puts it, "Coaching is a short-term tool to help people move forward." Waxman, author of the forthcoming book, *How to Love Your Retirement*, is founder and president of the Odyssey Group. The Northern California-based coach does both group and one-on-one coaching with people in transition.

## **Picturing your next act**

An array of boot camps, seminars, and workshops are available throughout the country that help people paint a realistic picture of what to expect in retirement. They also offer strategies for setting and achieving retirement goals and helping you to identify your paths to happiness.

Waxman differentiates coaching from therapy or psychological counseling, saying, "When there's anxiety that is triggered by the idea of retirement and people know what their worries are, coaching is a productive tool." But, she points out, people who can't conceptualize or clarify fears and have free-flowing anxiety may be candidates for therapy first.

Depending on the coaching program, you'll likely be asked to listen to lectures, complete self-assessment questionnaires, and participate in group or one-on-one discussions.

Potential topics include:

- When to retire
- Transitioning to retirement
- Outlining goals
- Envisioning the ideal venue and lifestyle
- Relocation and housing
- Working, consulting, and volunteering
- Changing relationships with spouses and friends and family
- Loss of identity and finding new purpose
- Emotional and physical well-being
- Structuring your days and weeks
- Uncovering passions and intellectual interests
- Healthcare access

And, according to Laura, considering some of these big-picture topics could

start in your 30s, 40s or 50s. After all, he points out, rather than amassing money simply to reach a dollar goal, envisioning how you want to spend that money--learning scuba diving, going on annual European vacations, and so forth--may serve as a motivator to stash cash.

## **Creating a new identity**

Laura breaks down retirement planning into several exercises. He starts with broad topics, such as asking people what an ideal retirement and ideal retirement day and week look like. He then helps participants zero in on the details.

He asks: "How would those ideals change if you were told you have only five years to live? If you were told you have only 24 hours to live, what regrets would you have?"

What starts to emerge are the core values of your retirement and the handful of things that are important. "From that foundation you can start making decisions," he says.

Another exercise entails writing down everything you're curious about, whether it's sailing, Gothic cathedrals, or global warming.

The purpose: "When people go into retirement, one of the biggest struggles is loss of identity," Laura observes. "By finding the things they're curious about, people start to create ways to rebuild their identity in a different way and to find things to fill their time."

Waxman adds, "When people are working and busy, they say it will be great to retire. But they don't really think about what that means." How people move from what she calls "success to significance" when work is no longer the anchor of people's lives is a common topic she broaches with clients.

Challenges emerge when people move from the role of, say, company leader and breadwinner to something else. "What's going to fill the space of that role? You often need to figure that out before you retire so there's an easier transition," she observes.

One of her tools entails asking people to assess where they want to invest their time and resources in retirement. "You see an investment advisor to look at your financial portfolio and how you're investing your money," she notes. Her exercise walks you through investing your time and energy. She asks people to look at percentage of time spent on categories, such as fun, personal growth, health, romance, and so forth. "We then divvy out how you'll invest in those areas," Waxman explains.

Another of Laura's exercises entails listing family and friends who are vibrant and fun, and drawing lines from those people to items on their curiosity list. The point is to identify people who share your interests and to foster relationships with them so that you can pursue activities with them.

And though coaching won't solve all the unknowns and challenges of transitioning to retirement, it does provide something of a roadmap and the tools and resources that can help you to clarify the next step.

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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.

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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.

## Recipe: Festive Bell Pepper Dip

Serves up to 10 as an appetizer

### Ingredients

- 3-4 red bell peppers, roasted, peeled, seeded and cubed
- 1 cup water
- 1 cup sugar
- 1-2 teaspoons white vinegar
- Pinch of salt
- Chopped herbs for garnish
- 1 package cream cheese, at room temperature

### Directions

Combine the water, sugar, vinegar and salt in a medium pan and bring to a simmer until the sugar has dissolved.

Add the diced peppers and continue simmering, uncovered, until the peppers look almost translucent and bright red. This will take about 30 minutes.

Remove from heat and allow the mixture to come to room temperature.

Place cream cheese in the center of a platter and pour the bell pepper mixture around. Sprinkle with fresh herbs and serve with crackers.

