

# Don's Seniors News

Brought to you by: Don Zahnle

## Some Simple Food Ideas for a Jolly Holiday Season

It's difficult to believe that the holidays are upon us once again, but it's time to start the preparations. You can make this year's festive season stress-free and memorable with some simple food ideas.

The holiday season should be about having a good time with your friends and family and not about feeling stressed or overwhelmed. Take some pressure off your gatherings by preparing dishes ahead of time that only need to be reheated before serving.

Do you have friends and family who like to cook? Ask them to bring an appetizer or side dish to give you more time to prepare an impressive main course.

One idea is to cook a 10-to-12-pound baked ham in the oven, baste it with a mixture of ½ cup brown sugar and six tablespoons Dijon mustard. Brush the mixture on about every 20 minutes.

For an irresistible dessert, boil two cans of condensed milk in a pot of water for two to three hours. Carefully remove and cool. When you open the cans you'll have homemade milk caramel that can be spread between layers of chocolate cake or used as a dip for fruit or brownies.

Your home will smell like the holidays with this mixture simmering during your gatherings: cinnamon sticks, bay leaves, cloves, lemon slices, orange slices and always enough water to cover.

Take a deep breath and allow all your senses to enjoy this holiday season.

## Are You Selling Your Home? Get My Free Guide

First impressions count. So, if your home isn't looking its best, you could fail to get the best price for it.

Put that problem right by requesting the free report, **"Great Ideas for Quick, Easy Fixes That Will Help Your Home Sell."**

Just email me at [donzahnle@gmail.com](mailto:donzahnle@gmail.com) and I'll send it right out to you.

## Why It Pays to Use a Buyer's Agent

These days, a click of the mouse can open a world of dream homes to you.

However, when you're facing down a determined seller or trying to figure out what to offer, it literally pays to have a buyer's agent on your side.

Real estate is all about negotiation.

On one side, there is the seller and his or her listing agent. Remember, the listing agent is bound by a legal agreement to represent the seller's interest, not yours.

On the other side is the buyer - you - who wants to walk out a winner, having paid a price you're comfortable with for a home you love.

To get there, you'll need comparables to establish a fair price; an educated perspective on the local real estate market; connections to home inspectors, lawyers and mortgage brokers; and someone who is bound by a legal agreement - a buyer's agreement - to represent your interests and yours alone.

That would be the buyer's agent. He or she puts you on level ground with the seller.

In tough negotiations with multiple offers, you need someone who will advise on strategy and who is required by law to treat everything you share in confidence.

In "as is" situations or home inspections that turn up expensive surprises, you need a professional to advise you.

Even when things are going smoothly, another perspective is often important.

An agent can also negotiate unemotionally and professionally on behalf of the buyer.

Effectively, your buyer's agent is your new best friend. Don't leave home without one.

# Is Junk Mail driving you Crazy?

It's the holiday season – and your mailbox is full with catalogs and direct-mail flyers. Even if you religiously recycle all unwanted mail, it's still a waste of your time to go through piles and piles of paper.

Here are three sites where you can register and reduce the flood of direct mail:

## Direct Marketing

**Association:** <https://www.dmchoice.org/dma/member/home.action>

Register here and choose what catalogs to receive and block. If you dig deeper, you can get your name off lists for charities and product offers, too.

## Stop credit card and financial

**offers:** [https://www.optoutprescreen.com/opt\\_form.cgi](https://www.optoutprescreen.com/opt_form.cgi)

This site is managed by the big credit bureaus that work with credit-card companies and banks making those offers.

**Catalog Choice:** <https://www.catalogchoice.org/>

This non-profit group got its start in the green movement. Now, more than 1.3 million households use this site to manage what comes into their mailboxes.

## 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.

### Question:

**What kinds of animals live in an apiary?**

## 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. Please share your comments. Send me an email! I would love to hear from you.

## Wondering How Much Your Home Is Worth.

Has the value of your home changed in today's market? For how much are other homes in your neighborhood selling?

If you are wondering what's happening to prices in your area, or you're thinking about selling your house, I'll can help.

I will not try to push you into listing with me or waste your time.

I will just give you the honest facts about your home and its value.

In addition, I will give you the "inside scoop" on what's happening in the housing market near where you live!

Just give me a call at 404-939-1309 to arrange a time to get together.

## Worth Reading

### FYI: How Much Bacteria Do People Carry Around?

*By Nick Statt, POPSCI*

This has gone too far. Now there's an online site called MyMicrobes, where people can discuss their experiences with gastro bacteria. It's unpleasant enough to learn we carry around the equivalent of a big soup can full of the teeny bugs, but a bacteria-focused chat room? What's next ... videos? Actually, yes. Google it and you'll see. **More:** <http://tinyurl.com/4xw4ed8>

### The Perils of a Wandering Mind

*By Maria Konnikova, Big Think*

Perils indeed. Harvard University psychiatrists have found that wandering minds correlate to unhappiness, even when they wander into pleasanter pastures. Or is it guilt at not focusing on the issues at hand? **More:** <http://tinyurl.com/4yfhftw>

### Q&A: What We Learned Skipping Supermarkets and Restaurants for a Year

*By Brad Tuttle, Time Moneyland*

It was quite the learning experience for Rachel Hoff and Tom Ferguson, who lived for 12 months on non-processed food, eschewing the pleasures of supermarkets and restaurants. The results: Rachel now hates cooking and the weather played havoc with dessert making.

**More:** <http://tinyurl.com/3jkqjoc>

### 72 Years Together: The Couple Who Died Holding Hands

*From The Week*

The heartwarming story of a couple who believed in marriage, pledging they would be there for each other until the end. Then, 72 years after they married, a car accident put them in intensive care. Here's what happened.

**More:** <http://tinyurl.com/3h5ej4h>

**"Here We Come A' Caroling"** Tuesday, December 13, 2011, 7:30 p.m. Jolly Holly-day music, featuring "A Ceremony of Carols", Benjamin Britten's yuletide jewel. There will also be interesting arrangements of other seasonal music, and a perennial favorite - a sing-along of carols chosen by the audience. Druid Hills Presbyterian Church, 1026 Ponce de Leon Ave. NE Tickets are \$15.00 Adults - \$12.00 Senior / Student - \$5.00 Under 18 and can be purchased at the door or through the website -

[www.cgatl.org](http://www.cgatl.org)

# Need to Sell a Property Quickly? What You Should Do

If you have just purchased your dream home and have to sell it because the kids have been transferred and are moving the grandkids to another city or health issues are causing you to downsize, there are a few things you should not do.

First, don't go it alone. Second, be careful not to overprice your home.

Sellers are often tempted to sell their homes themselves, particularly if money is tight.

It's best to resist the temptation, though, especially if you are in a hurry to sell a home.

It's a fact that homes that are sold by their owners often take longer to sell

than those sold through a real estate agent.

As well, selling yourself takes up a lot of your time, energy, and patience.

Overpricing is the main reason many homes are slow to sell.

Senior sellers often have an even more exaggerated idea of their home's value.

They are generally blind to its faults and overestimate its good points.

For a reality check, visit neighborhood open houses.

It is wise to review local listings for prices of similar homes in your area.

Your best bet to move that house quickly is to find a local real estate

agent who can bring special expertise about your neighborhood.

Such an agent will have networks of contacts that may be looking for properties in your area.

Sellers should listen to their real estate agent.

The agent will know the comparables and be able to advise you on changes that could make the property more salable.

The real estate agent will also study comparable properties to establish the true value of your home.

That way you can price it correctly and develop a marketing strategy that will work for you.

## Perfect Presents for Difficult People

It happens every holiday season. You have to buy a present for someone who is fussy or has everything.

It is never easy, but it can be manageable, if you follow some simple steps. For example:

1. Psyche out your friend. Is the friend practical or flighty? Is eclectic your friend's middle name? Buy for the personality.
2. Figure out in advance what you are prepared to spend. This focuses you and helps prevent last-minute panic buying, which can be expensive.
3. What has changed? Has your friend moved or signed up for an exciting trip? A travel diary or a housecleaning service gift certificate might be appreciated.
4. Give the gift of you. Offer to sew curtains or cook a special dinner. A photo album with pictures of the two of you or a special event or trip is thoughtful.
5. Don't overlook donations. Many people with everything would appreciate a donation in their name to a favorite charity.

## Four Great Tech Tips for the Yuletide Season

Following are some tech tips for the holiday season:

- If you are purchasing gifts from Amazon.com, use their "gift organizer" tool to keep track of what you have bought and for whom.
- Are you planning to buy a video gaming system for someone? Buy soon. These items tend to sell out first.
- Make personalized Christmas cards at Costco. Visit Costco's online photo center to design your cards and place your order.
- Use personal finance tracker Mint.com to set, follow and track shopping budgets. The service connects to your bank and credit card accounts.

## Ask the Agent: This Month's Question

**How do I find out how much my home is worth?**

The value of your home is the single most important factor in pricing to sell.

Your real estate agent will look at homes listed over the past six months in your neighborhood that have similar square footage and are of similar age and condition to yours.

The agent will then add in factors that may have a unique appeal to target buyers, such as whether your home is located next door to a school or if there is a view to die for from the master bedroom.

In pricing your home, much depends on the local real estate market.

In a sellers' market, for example, your agent may suggest adding 10% to the average price of similar homes sold recently.

In a buyers' market, you may want to list very close to the comparables and be prepared to settle for somewhat less.

# NEWS YOU CAN USE

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

**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!

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## Recipe: Squash and Carrot Stew

Serves 6

- 2 tablespoons vegetable oil
- 1 cup chopped onion
- 3 garlic cloves, chopped
- 2 teaspoons paprika
- 1 teaspoon salt
- ½ teaspoon ground black pepper
- ½ teaspoon ground cumin
- ½ teaspoon turmeric
- ½ teaspoon ground ginger
- ¼ teaspoon cayenne pepper (optional)
- 1 cup water or vegetable stock
- 1 14 ½-ounce can diced tomatoes
- 1 lemon, juiced
- 3 cups cubed butternut squash, peeled and seeded
- 2 cups cubed carrots
- ¼ cup chopped cilantro

Heat the oil in a large saucepan over medium heat. Add onion and sauté until soft, stirring often, about five minutes. Add garlic and continue stirring for one minute. Stir in paprika, salt, pepper, cumin, turmeric, ginger and cayenne, if using. Add water, tomatoes and lemon juice. Bring to a boil, then add squash and carrots. Cover and simmer over medium-low heat until vegetables are tender, stirring occasionally, about 20 minutes. Season to taste with salt and pepper. Stir in chopped cilantro right before serving.

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Thanks for reading! If you are thinking of buying or selling real estate, please get in touch.

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