

Don's Senior's News

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Our Grandkids May Be Healthier: Are We Doing Something Right?

There are indications that childhood obesity is on the decline. Maybe our grandkids are finally getting healthier. Or, are they?

According to the Center for Disease Control (CDC) "Childhood obesity has more than doubled in children and tripled in adolescents in the past 30 years." However, the journal *Pediatrics* recently reported a small but significant decline in obesity-related behaviors.

This startling observation is based on a study of 35,000 kids by researchers Iannotti and Wang while at the Eunice Kennedy Shriver National Institute of Child Health and Human Development. They gathered data from American youngsters from 2001 to 2009, and in the final phase of the study, noted a leveling off of obesity numbers and a shift in behaviors. They found that kids are eating healthier, exercising more, and watching TV less.

In the last five years, several studies have reached similar conclusions – that childhood obesity numbers have stabilized. However, the reasons remain unclear.

Indeed, not all researchers are optimistic. While studies show that childhood obesity decreased in New York and Philadelphia by close to 5 percent between 2006 and 2010, some believe this decline demonstrates only that the number of children destined for obesity has peaked. Clearly, we need more data to determine what's behind the trend.

Whatever the reasons for the shift, childhood obesity remains a serious public health concern, and there is a lot more work needed to ensure our grandkids are actually getting healthier.

Seniors lose insurance and doctors under Obamacare

Daily Caller

Retired chemist Edward Schokowitz was incredulous when he received a letter from Horizon Blue Cross Blue Shield of New Jersey early last month saying his Medicare Advantage Plan, which had no premium, would be eliminated next year. "They took all the senior citizens and threw us out of the plan. They now want to give us the same plan for \$153 [per month]," he told the *Daily Caller*. "The President said you can't be kicked out of your plan. He lies."

<http://bit.ly/17kXhbc>

The Open House: Has It Become Irrelevant?

In the old days, sellers could rely on open houses to give their properties wide exposure to potential buyers.

But now, thanks to the Internet, the traditional open house is starting to feel old hat.

The vast majority of buyers now dip their toes into the housing market online. They can easily narrow their choices through websites with vast databases of local properties for sale.

From there, most buyers turn to real estate agents with the expertise, local knowledge, and access to statistics, to hone in on a few special properties. They might attend an open house, but most prefer individual tours from their agents.

Meanwhile, sellers hope for the kind of response to their open houses that their parents might have received. They're usually disappointed.

These days, sellers are under competitive pressure to stage their properties before open houses. What began as a way to differentiate one property from the rest is now almost mandatory in some neighborhoods. The cost: upwards of \$2,000.

For pictures, videos, and personal tours of your home, staging may pay off in faster sales and higher asking prices, but don't count on the staged open house to generate offers. These days, you'll get more browsers than qualified buyers.

And don't hold multiple open houses. Hosting several open houses says "desperation" to buyers and may encourage lowball offers. Hold one if you wish, and if your agent recommends it. But don't expect it to be your parent's open house.

Holiday Parties: Even Santa Loves Cookie Swaps

The holidays are all about entertaining – but multiple parties can strain calendars and budgets. So why not consider hosting a cookie swap. These provide a great opportunity for you to catch up with your friends, and can help you prepare for more entertaining.

Cookie swaps are simple. Each guest brings enough baked goods for everyone to enjoy at the party, plus extras to take home.

It takes organization

The key to a good cookie swap is organization. The RSVP deadline matters; the number of people attending will determine how many cookies each guest needs to bring. The more mouths to feed, the fewer items each individual needs to contribute. Cookie swap pros also suggest that you ask what people are bringing and communicate that to the others: Otherwise you may be

overloaded with sugar cookies.

Balance sweet with savory

It's not just about sweet treats. Cheese and crackers, and veggies and dip offer a nice relief and, of course, you'll provide choices of liquid refreshment.

A cookie swap provides a good opportunity to pick up new recipes but also to dust off oldies but goldies. Add festive decorations to your classic brownies, use seasonal cookie cutters and make squares with red and green cereal available only at holiday time.

Good uses for extras

Even though your kids may not be invited to the party – they'll be sure to enjoy eating the proceeds of your swap. While you're at it, don't forget to freeze extras to pull out when you're asked to contribute to bake sales or to share with those who don't, or can't, bake.

Quick Quiz

Each month I'll give you a new question.

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

Who personifies the start of a new year?

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!

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

Room for Debate: Is Cursive Dead?

New York Times

Is there a right way to write? Lines are being drawn across North America on the merits of teaching cursive; it isn't required in the new U.S. school curriculum. These articles on the *New York Times'* website summarize the debate. Some argue cursive has already died. Others say cursive writing preserves a valuable cultural tradition and stimulates the brain. The debate continues.

More: <http://tinyurl.com/The-cursive-debate>

The iTunes of Higher Education

Gabriel Kahn

Slate.com

Access to prestigious schools such as MIT is now only a click away. MIT is now offering inexpensive online "certificates." As tuition rises, universities are scrambling to stay relevant by granting certificates. Question: Will this trend devalue full degrees and ultimately shrink revenue as it has in the music industry?

More: <http://tinyurl.com/Are-degrees-being-devalued>

Behind the "Unlikes:"

Understanding Why people Quit Facebook

Maia Szalavitz

Time.Com

People are un-friending Facebook. Quit Facebook Day, launched by Facebook users who were concerned about its privacy policies, didn't release a storm of "unlikes." But those who did leave (aside from people concerned about privacy) had reasons that maybe worry Facebook execs: They mentioned time-wasting, superficiality of Facebook "friends," depression, loneliness, and a disorder called FOMO (fear of missing out.)

More: <http://tinyurl.com/Facebook-unfriended>

How to Handle Multiple-Offer Situations

When selling your home, having more than one offer to consider is a great position in which to be. However, there are some rules of thumb for handling the sale of your property in a multiple-offer situation.

The most important is to evaluate every offer for its details – not just the price. Study all conditions and investigate thoroughly the strength of each offer. Just because the buyer has agreed to pay a certain amount for your home doesn't necessarily mean he or she is capable of bringing about a successful closing.

Evaluate their pre-approval letter as well as the lender itself. You should be particularly suspicious of all-cash offers. What's too good to be true, often is.

In evaluating offers, your listing agent will prove an invaluable support. He or she will do the legwork required to consider each offer and check out the buyers and buyer agents. Do ask your agent for input and opinions. However, in the final analysis, you are the decision-maker.

You're more likely to attract multiple offers and save yourself headaches if you order your own property inspection before you put your house on the market. Feigned ignorance of the condition of your home risks an eventual lawsuit or costly work orders. If it's bad news, you'll have the choice of making repairs or reducing your asking price.

It also means fewer complications with negotiations and closing.

Negotiations are particularly difficult in multiple offer situations – not so much for the seller, but for the buyers. Hopefully, you and your listing agent will treat offers with respect. The seller pretty much dictates the way offers are presented, and making buyers jump through hoops – especially if their offer comes in well below the others – won't benefit anyone. Let them know there are several better offers, so if they can't increase theirs, they can exit gracefully.

NASA's Ask for Public Input Nets Results

It was the call heard around the world by nerds and space aficionados – National Aeronautics and Space Administration (NASA) was looking for submissions from the public, researchers, and academics on how to design a proposed mission to capture asteroids.

NASA received more than 400 responses. Plans are to workshop the top 100 ideas sometime before the end of the year.

The mission is ambitious: To deploy a robotic spacecraft; capture an asteroid that potentially weighs 500 tons; and then drag it into a stable orbit around the moon. Researchers could then visit the asteroid to study and possibly mine it. The rumored date of the first possible mission is 2021. The project is said to be an important step in efforts to send human researchers to Mars by the 2030s.

NASA has narrowed its focus to three potential asteroids: "We have two to three which we will characterize in the next year, and if all goes well ... those will be valid candidates that could be certified targets," said Paul Chodas, senior scientist at the NASA Near-Earth Object Program Office.

Ask the Agent: This Month's Question

Is winter a good time to go house shopping?

Wherever you are in North America, the housing market is dead around holiday time. But looking for a home during the winter months can be a great idea, if you're up for it.

House shopping during off-peak times means less choice, but it also may mean sellers are extra motivated to make a quick sale. This is a huge bonus for buyers, because bargains are readily available.

There are also fewer buyers looking around for properties. Negotiate fast closings, inclusions and repairs; you're more likely to get the deal you're after, and there are fewer chances of multiple offers (which can be stressful.)

If you live in Northern climes, the cold weather is an acid test of a home's hardiness, and even in the South, you're likely to see the heating system in action.

Make the most of a slow market, because come spring, it will rev up.

Can You Shape Up in Just Minutes a Day?

Are you looking for a quick way to shape up? Well, so are the experts.

High intensity interval training (HIIT) – intense periods of exercise followed by a short recovery time – is gaining favor with trainers and scientists. Proponents say a HIIT regimen – for example, 30 seconds of intense pedaling, followed by a 30-second rest repeated five times gives you greater benefits than traditional workouts. And faster.

The effects are still being studied, but early returns show HIIT increases metabolism and endurance and decreases heart attack risk.

Of course, these workouts are geared towards burning fat, not towards muscle building. But for the full-time working parent, who doesn't have an hour to hit the gym, these brief but demanding workouts are easy to schedule, and seem to do the job.

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9		3	8	1			5	
8				2	9			
7		8					4	3
5				3				6
3	6					5		1
			4	8				9
	8			6	7	1		5
	3					6		

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.

Recipe: Berry Christmas Dessert

Serves 6

¼ cup freshly squeezed lemon juice
 1 cup whipping cream
 1 can sweetened condensed milk
 ⅔ cup frozen red berries
 (strawberries, raspberries, etc.)

Directions

Blend lemon juice, cream, condensed milk, and berries on high for 6–10 minutes, occasionally scraping down the sides. Pour into small wine glasses, cover, and refrigerate until set (3 hours).

Mint Syrup

1 cup water
 1 cup sugar
 2 cups mint leaves

Plunge mint leaves in boiling water for 30 seconds. Transfer to ice water. Drain and set aside. In a pan, boil sugar and water until sugar dissolves. Let cool. Blend on high with blanched mint leaves. Strain through a fine sieve. Pour mint syrup on the surface of the berry dessert and serve extra on the side.

