

# Don's Senior's News

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## Gift Giving: It's Complicated

Seems simple: You have loved ones. It's the season for gift-giving. You buy a gift. Everyone is happy.

But if you really think the process of exchanging gifts is simple, well, think again. It's more than just finding the perfect present, it's the subliminal message you send with your gift that can be tricky.

Take, for example, the charity present – something many of us are doing these days and seemingly the perfect gift for someone who has everything. But listen in on this conversation, reported in *Time* magazine under the heading “The All-About-Me Gift”: “If it was to one of MY favorite charities that would be different,” says Glenn, a 50-something manager. “Sometimes I think it's not even about the charity, they think they'll look altruistic ...” Possible translation: “A gift isn't supposed to be about you and your feelings; it should be about me and mine.”

Other gifts that make you wonder about the emotions behind them: a huge box of chocolates for someone struggling to lose weight; an obvious regift, or a mean-spirited present that makes the recipient feel awful (such as the mother-in-law noted in the *Time* article who gave her son a lavish gift and his wife a coffee mug labeled “Joe's wife”). Even expensive gifts for your spouse won't be welcomed if the family is struggling financially.

Seems these givers have taken the phrase “It's better to give than to receive” literally and have nicely satisfied their needs. When you're selecting gifts, leave your ego behind and consider theirs.

## Did You Know?

**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. 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.

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. Use a REALTOR® when you buy or sell.

## Attention Buyers: It Pays to Think Like Your Seller

Buyers who know how to think like a seller are ahead of the game. They'll understand a homeowner's bias; they'll be more comfortable with negotiating, knowing it's just another human being on the other side; and best of all, they may even save themselves money – just by being prepared.

### Understanding bias

Often pride of ownership outweighs a seller's objectivity; someone who has lived in the home for a while likely has an attachment to the property that could skew his or her sense of the home's worth. This also happens when substantial improvements have been made to the property and the seller expects to recoup this investment in the sale price.

### Bringing ‘reality’ to the table

Buyers – particularly if they are now or have been sellers themselves – will “get” this. But that's not to say they'll agree with the sellers' valuation. Instead, with the help of their agent (and maybe some effort on the part of the listing agent to bring “reality” to the discussion) they'll reference area comparables indicating the true market value of those improvements.

### Condition savvy

Smart buyers will also know that sellers may attempt to cover up condition problems, and will walk around the foundation or check for evidence of water damage during the Open House.

Despite appearances, the seller does want to end up at the closing table. And he or she will have a good idea of what must be done to get there. The smart buyer will know this and be prepared for some degree of compromise.

## Presidential Politics Distorts Sugar Debate

**Seniors on fixed incomes struggling to pay their bills and keep food on the table deserve more than distortions and half-truths.**

*60 PLUS ASSOCIATION*

Presidential campaigns by their very nature take odd twists and turns, from questions pertaining to fantasy football, to what woman to put on U.S. currency, to fixating on poll numbers to determine which candidates will sit at the 'kid's table' during televised debates. It's a head-shaking spectacle Americans can consistently rely on every four years.

Now in an almost arbitrary bow to further ridiculousness, a movement is underfoot to attack Senator Marco Rubio on trade, specifically, his unwillingness to unilaterally disarm America in the ongoing campaign to end sugar subsidies. Last week the *Wall Street Journal* published a salvo at Rubio characterizing his position on the domestic sugar industry as hand-baked in the ovens of establishment politics and crony capitalism.

While 60 Plus as an organization remains neutral regarding the current field of presidential contenders, we feel compelled to address both the misinformation and fatuous criticism being heaped on Senator Rubio, as we are reluctant to allow the daily one-upsmanship of presidential politics to warp and mislead on such a critical policy issue. [Continue](#)

### 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.

What is NASA's solar-powered Opportunity Mars rover doing so it can spend the winter on the planet?

### 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 Managing Your Real Estate Finances Wisely?

Are you paying too much for your mortgage? Is your money being invested wisely?

If you are curious about how you could save money every month, why not see if I can help you?

Just email me at [donzahnle@gmail.com](mailto:donzahnle@gmail.com) for a no-fuss, professional consultation.

I will not try to push you into making any quick decisions, and I will not waste your time.

I will just give you the honest facts about your financial situation.

And maybe I will save you a lot of money along the way!

## Worth Reading

### The Trek to Financial Wellness

*Rick Kahler*

*RISMedia.com*

The journey to financial wellness is different from simply getting rich. It incorporates both mental and physical well-being, emotions, and belief systems. Financial advisor Rick Kahler provides a road map to financial wellness and notes that people need to be patient with themselves as the journey often involves bumps and detours. **More:** <http://tinyurl.com/December-read1>

### Urban Trees Enhance Children's Brains Too

*Eric Jaffe*

*CityLab.com*

Let kids play outside. New research from the University of Nebraska and Troy University has found some evidence "that trees can restore attention in young, healthy, developing brains." Very young children who took a nature-filled stroll before completing tasks had faster reaction times than a control group who had taken a walk through the city. While this research is just a start, it's hard to argue that nature isn't good for us. **More:**

<http://tinyurl.com/December-read2>

### We're All Artists Now

*Laura M. Holson*

*The New York Times*

Creativity is "in." And as the author suggests, "our best selves are merely one doodle away." In other words, unveiling our hidden creativity will help us grow in our careers and personal lives. Is this just another marketing gimmick (brought to us by publishers of adult coloring books) or is the popular obsession with creativity more about escaping from our harried lifestyles and re-embracing our childhood selves?

**More:** <http://tinyurl.com/December-read3>

# A New Home for Fido ... and the Rest of the Family

Anyone who owns a pet or a service dog knows: a pet is family. And when you're the parent of a pet and considering a move, you want to be sure your new home and neighborhood are pet-friendly.

Start by Googling pet-friendly neighborhoods. A million sites appear with blogs, maps, and articles to help you find your way. Studies show that bringing pets to work improves productivity and decreases sick time; and studies prove that pets increase longevity and decrease the effects of chronic illnesses. Other benefits include community forums, neighborhood pet parties, pet chat rooms, and even pet-friendly dating services.

Most of these can be excellent

information sources. But when it comes to the actual living space, you may want to consider a few questions. Are there too many stairs for an elderly pet to climb? Too many rugs to keep clean and hair-free? Or are the floors too slippery for a pet's comfort? Is there easy access to a safe, fenced-in play space? Safe routes for a long, leisurely walk?

When you're satisfied the living space is appropriate, check out the local ordinances and, if you're condo-bound, read the homeowners association rules, which may limit the number, species, or size of pets.

To be sure Fluffy or Fido is in a healthy environment, investigate the municipal codes, including vaccination and

licensing requirements; local animal control service websites are good places to start.

Then, take yourself for a walk.

In a recent article in RISMedia, author Drake Ernest suggests you search for signs the neighborhood welcomes furry family members. Are there dog-friendly restaurants? Do shopkeepers keep doggie water bowls out in the summer and welcome the well-behaved pooch into their stores? Are there nearby veterinary services, cat sitters, dog walkers, an off-leash dog park?

Once you've done your homework, you can be sure your new home will be right for all your family members.

## Helping (Parents and Grandparents) Deal with Math Anxiety

Math anxiety is a common affliction affecting 10-20 percent of the adult population. But more alarming, children can catch it from their parents.

In a recent *New York Times* article, writer Jan Hoffman refers to the findings of an interesting study reported in the journal *Psychological Science*: "Children of highly math-anxious parents learned less math and were more likely to develop math anxiety themselves, but only when their parents provided frequent help on math homework."

Apparently, when math-anxious parents avoided helping their children with homework, the kids did just fine. Adds Hoffman, "The more the math-anxious parents tried to work with their children, the worse their children did in math."

As Sian Beilock writes in her book *Choke*, it's because math-anxious parents precondition their children to experience a pain response when confronting numbers. In other words, math hurts.

So what can you do to help your kids improve their math scores? Experts suggest workbooks, apps, journaling, and games. Most importantly, they tell parents to model a positive attitude and keep their anxieties to themselves.

## This Month's Smile: Kids' Letters to Santa

Ever since 8-year-old Virginia O'Hanlon wrote the editors of the-then *New York Sun* newspaper querying whether there was a Santa Claus, kids have been curious and sometimes even scared by the jolly old gift-giver.

Virginia's 1897 letter may have inspired these kids (who wrote right to the source) courtesy of Timbuktu.me ... with grammar and spelling intact.

"If you bring presents with batteries,

bring batteries." D.K.

"I have been a good boy. Will you please bring me presents. I will leave cookies and milk on the fireplace." Todd

"Do you go to the bathroom at peoples houses?" Devin C

"If we get a dog we would be happier thin ever if we don't we would be sad - but still like you!" Porter

## Ask the Agent: This Month's Question

**I plan to list in the spring; what can I do now to prepare?**

The post-holiday lull is a great time to catch up on all those projects you've been meaning to complete.

As you know, buyers are getting more exacting about the features they want in a home. On the other hand, you may not want to spend too much money upgrading your property. You've heard it before, but it's true: paint makes the biggest difference for the lowest cost. Neutrals are always right, but why not give your space some zip with a feature wall in an up-to-date color?

If you're handy, tackle some of those repairs you've put off. Gouges in walls, loose (or missing) cabinet doors in the kitchen, and dirty carpets tell your buyers you're not maintaining the property. And do de-clutter. Help your buyers visualize themselves in your home. A bonus: you'll have less to pack once the house is sold.

Take advantage of this time now. Come spring you'll be glad you did.

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

[www.DonZahnle.com](http://www.DonZahnle.com)

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		1	3	8				
	4	3					5	7
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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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## Citrus Butter Shrimp

Welcome 2016 with this New Year's recipe that is elegant yet easy, so you can spend quality time with guests instead of at the stove.

### Serves 4

1 tablespoon olive oil  
 2 cloves garlic  
 2 scallions, sliced on the bias (green and white parts divided)  
 1 pound raw, deveined shrimp  
 Salt and pepper  
 4 tablespoons unsalted butter  
 ¼ cup lemon juice

### Directions

Heat oil in a large sauté pan over medium-high heat. Add garlic and whites of scallions and sauté for 1 to 2 minutes or until fragrant. Add shrimp and season generously with salt and pepper.

Continue to cook, stirring occasionally, for about 2 minutes or until shrimp are opaque and curled in a C shape. Add butter and lemon juice to pan and cook for another minute until a sauce forms.

Serve over cooked linguine and garnish with scallion greens.

