

Don's Senior's News

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Celebrate the Holidays the Danish Way with Hygge

In a recent lifestyle column for the *Telegraph*, Maria Lally tells us we could all use a little “hygge” after 2016—a particularly tough year with a long list of unhappy events. And, writes Lally, “...it seems that the stream of new books on hygge – the wellness trend originating from the world’s happiest nation – couldn’t have come at a better time.”

According to hyggehouse.com, “Hygge (pronounced hue-gah) is a Danish word that is a feeling or mood that comes (from) taking genuine pleasure in making ordinary, everyday things more meaningful, beautiful or special.”

As the website notes: “Danes are often cited as the happiest nation in the world and for good reason – they make enjoyment a priority and take the time to celebrate/acknowledge simple, wonderful moments.”

While this could feel like self-indulgence to many of us, we can relax: not only is hygge pleasant, it’s a stress reliever—so it’s good for us.

In fact, hygge may feel a bit like a synonym for coziness at this time of year. But hygge isn’t just for winter. Hygge in the summer means outdoor activities such as farmer’s markets, concerts, and picnics and barbeques with friends.

With today’s busy lives, the concept of hygge really makes sense, and any time is the right time to be good to ourselves and our loved ones. Why not introduce hygge into your holiday celebrations? A fire in the hearth, good food, warm conversation, family and friends around a candlelit table. Now that’s the essence of hygge.

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. In most cases, the sale or purchase of a home is the largest and most complicated transaction in your life. Don’t make a decision of this magnitude without proper guidance and leadership.

REALTORS® have made the decision to differentiate themselves by investing in their career and supporting their profession. With less than 50% of the active real estate licensees in Georgia electing to become REALTORS®, homebuyers and sellers need to interview prospective agents and ask the question, “Are you a REALTOR®?”

*Study conducted by Terry Swanson, REALTOR®, using RealValuator and REData Center data from 2010 transactions.

The Surprising Upsides to Holiday Home Shopping

With so much other shopping to do, should you add shopping for a new home to your list? It’s such a busy time of year. Maybe you should simply wait until spring. Or maybe not. Buying a home during the holidays offers several advantages over other times of the year.

Everyone else is at the mall. With other potential home buyers busy with holiday festivities, you’ll find you have less competition for your dream home. Plus, sellers have fewer buyers to choose from, meaning you might get a better deal.

Tax gifts from the treasurer. Buying a home at the end of the year may offer tax advantages, so it could be beneficial for you to close before January 1. There are additional factors at play here, such as potential conflicts with other deductions you hope to take, so if this is a key reason for buying now, be sure to talk to your tax professional first.

Holiday sales on interest rates. Often interest rates are lower during the holidays, thanks to a decline in demand during this time. Securing a loan now might save you a bundle in the long run.

Resolutions for a quick close. Finally, for buyers seeking a quick closing, this can be a prime time to shop. Typically, all parties involved in a year-end transaction are motivated to complete the sale before the start of 2017: sellers want to get resettled, and so do buyers, particularly if the kids will be switching schools and need adjustment time.

Watch What You Do, Buy, Play, Eat: Databases Know It All

“Every move you make. Every click you take. Every game you play. Every place you stay. They’ll be watching you.”
Bloomberg Businessweek.

Science fiction? Sadly, not. According to David Gauvey Herbert, author of the *Bloomberg Businessweek* article referenced above, data fusion (also termed “data mining”) is creating “a portrait of your life.” As Herbert puts it, it feels, well, “creepy.”

George Orwell forewarned us of data mining in his iconic 1949 novel, *1984*. In the book, “Big Brother” undertook mass surveillance in order to gain power over others. Now our thoughtfully supplied online profiles open up our lives to anyone who wants to know us. For many reasons, this is both good and not so good. Says a 2010 special report in the *Economist*, “A new kind of professional has emerged, the data scientist, who

combines the skills of software programmer, statistician and storyteller/artist to extract the nuggets of gold hidden under mountains of data.”

Today just about every type of data imaginable can be mined. As noted in an infographic on rayli.net, this includes “...credit card transactions, stock market movements, national security, genome sequencing and clinical trials.” And that’s just scratching the surface.

Now, much of the focus of data mining is on getting to know us through our online profiles. Why? Mainly to sell to us. Points out bigdata-madesimple.com, “Data mining is primarily used today by companies with a strong consumer focus ... to ‘drill down’ into their transactional data and determine pricing, customer preferences and product positioning, impact on sales, customer satisfaction and corporate profits.”

Quick Quiz

Each month I’ll give you a new question.
Just email me at donzahnle@gmail.com or call 404-939-1309 for the answer.

What’s the meaning of “Auld Lang Syne” in the New Year’s Eve song?

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

How to Pick the Fastest Lane at the Supermarket

By Christopher Mele
The New York Times

According to research, we spend an average of 37 billion hours in lines each year. Some things we just can’t control. But here’s a secret: In grocery store lineups, it takes less time for the cashier to serve one customer with many items than several with few. So whom would you rather be behind? **More:** <http://tinyurl.com/Line-buster>

Paying with Cash Really Does Make You Spend Less

By Kristin Wong
lifehacker.com

The trick to saving money may not be watching what you buy, but changing how you pay. As one study found, customers who received reminders to use cash for purchases under \$20 reduced their debt by more than those who were reminded that using credit cards can actually increase the cost of their purchases. Chalk one up for the cash-free lifestyle! **More:** <http://tinyurl.com/Budget-booster>

Five Tips to Reduce Your Monthly Energy Expenses

By Meghan Belnap

Reducing energy costs is all about simple and obvious hacks: turning off lights and unplugging energy suckers, such as televisions, desktop computers, and gaming consoles, when you’re not using them; not wasting water; making sure faucets aren’t leaking or toilets running. Also, take advantage of possible discounts during off-peak time. That said, doing laundry in the middle of the night may not be on your (or anyone’s) agenda. **More:** <http://tinyurl.com/Energy-suckers>

Home Shopping? Look beyond the WOWs!

When shopping for a new home, it's easy to fall in love. You can find yourself dazzled by the sprawling backyard, trendy kitchen, or sky-high ceilings, and want to make an offer right then and there.

But it's important to take a step back and take the time to evaluate the perhaps less-exciting details. These often overlooked details may ultimately lead to significant, costly issues. Here's what to look for and how to get beyond the WOWs:

- **Windows:** Does every window open? For emergency reasons, every room needs a window that can be opened. Do they close and lock securely? Is the glass intact? Is there a tight thermal seal (which is important to regulate temperature)?
- **Flooring:** Look for cracks, stains, holes, and warping. Ask if there's another layer of flooring under carpet, tile, or laminate. Is the floor level? If not, it might be an indication of water, or worse, structural problems.
- **Basement:** That beautifully finished basement could be hiding a plethora of problems, from leaks to mold to holes to critter infestations. Use a powerful flashlight to carefully examine corners and walls and look behind and under furnishings.
- **Roof:** Roof replacements are costly. Find out when the roof was last addressed, and whether

it was a patch or a replacement. Look for signs of damage from the street.

- **Neighborhood:** Look beyond the obvious into the details: Is local traffic a nightmare in rush hour? Is there reliable transit nearby? Is the home near green space, schools, and recreational facilities?
- **Parking:** If the house doesn't have a garage, will the driveway accommodate your vehicles? Is there good on-street visitors' parking?

Even after you've checked the details, make your offer contingent on a home inspection. A reliable home inspector can dig deeper into the details. Isn't your peace of mind worth it?

Throwing Away Your Cash at the \$ Store

Shopping at dollar stores may not be the best way to keep your New Year's resolution to save money. It may cost more in the long run, or even worse, present safety hazards.

Quality matters. Avoid purchasing cords, cables, and batteries at dollar stores. They may not be well made. They could break easily. And worst of all, leaky batteries could ruin your electronics. Dollar store tools may not last long. Knives may lose their sharp edge quickly. Buy these products, and chances are you'll find yourself buying them again and again. Save in the long run by purchasing them elsewhere.

Safety matters. Toys may not be inspected and could have small parts that are choking hazards. Plastic utensils likely have chemicals that could cause cancer. And check the labels on canned goods for ingredients you may not be able to pronounce (even though you'll find those in supermarkets as well).

Plan ahead. It seems tempting to purchase school supplies at the dollar store, and they're likely safe. But it's probably more cost-effective to buy these items in bulk at an office supply store. Watch for sales; you'll come out ahead.

Ask the Agent: This Month's Question

I'm thinking of moving from a big house to a condo. How will life change??

Your environment will be completely different. If you decide to move downtown, you'll find that urban landscapes have their own opportunities for adventure. For example, you'll likely be closer to more arts and entertainment options as well as the local supermarket.

On the other hand, you will lose some physical space. But smaller can be better: no maintenance, plus having everything, including the laundry, on one level can be incredibly convenient. You may be uncomfortable with heights; if so, look only at low-rise condo buildings. You'll probably never get used to living too far away from the ground.

You'll also have close neighbors, and may find you hear them occasionally, but condos can offer good opportunities to meet new people, especially in the common areas such as the pool or library. You'll fit in before you know it.

Oops, There's Paint on My Best Jeans

If you've accidentally rubbed up against a recently painted wall in your best jeans, you need to know how to get it out before it becomes permanent. Try this from Houzz Ideabooks:

For water-based paint: First try water and dish soap. For resistant stains, 91% isopropyl alcohol or acetone (nail polish remover) can be highly effective. Pour the alcohol or acetone on the stain and use a scrub brush to work the paint out.

For oil-based paint: Blot to keep it from spreading. The paint-can label will recommend a solvent. Turn the item inside out, and place layers of paper towels or cardboard under it. In a well-ventilated area, pour the solvent on the stain, dab it with cotton balls, and repeat until the paint transfers to the material underneath.

Rinse and wash. Voila: no more (excessively) distressed jeans!

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

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

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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Holiday Peppermint Fudge

Makes 48 servings

This fudge is equally great for holiday giving and solitary gorging!

1 cup butter, cubed
2 cups sugar
1 5-ounce can evaporated milk
1 cup semi-sweet chocolate
¾ cup marshmallows
¼ teaspoon peppermint extract
½ teaspoon vanilla extract
Crushed peppermint candy for decoration

Line an 8-inch square baking pan with foil so it hangs over edges. Grease with butter. Lightly grease the sides of a medium heavy-bottomed saucepan and add cubed butter, sugar, and milk. Bring to a full rolling boil over medium-high heat, then set to low and simmer for 10 minutes, stirring constantly.

Remove from heat. Add chocolate, marshmallows, peppermint, and vanilla. Stir to melt and combine all ingredients, then beat for 1 minute until consistency is smooth and even. Pour into prepared pan and spread to even out surface. Sprinkle with candies, cover, and refrigerate for two hours or until firm.

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