

# Don's Home News

*Seniors' Edition*

[DonZahnle@gmail.com](mailto:DonZahnle@gmail.com)

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

## How a 'Life Audit' Can Help Your Resolutions Stick

It's the time of year to make plans and set a few goals. However, despite the best of intentions the majority of resolutions fail to germinate. Following are three ways to make sure you stick to your resolutions:

**Be Sincere:** Sometimes it is difficult to determine what is - and isn't - really important. Peer pressure, expectations of family and friends, and even your own fears all tend to inhibit the ability to admit what you really want. Audit your emotional state by writing down the most important people, events and feelings you have experienced in the past year and what you would do differently next year. Make it meaningful.

**Take Small Steps:** Rather than trying to tackle all of life's little challenges at once, take small steps instead. Make a list of things that are incomplete for 2010 that could be finalized during 2011. Next, make a list of things you would at least like to begin next year, including any assets or special information that will be needed. It's a great way to build on success, rather than becoming frustrated with failure, which comes from an "all or nothing" mentality.

**Eliminate Negativity and Naysayers:** Let's face it, trying to reach a new goal is tough enough even without the influence of naysayers and other negative influences. Trying to climb to new heights with a boulder of negativity on your shoulders is a burden you don't need. Eliminating negative people, actions and activities from your life not only increases the odds of reaching your goals, but more importantly it enhances your enjoyment of the entire process.

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## Thinking of Selling Your Home? Get My Free Guide

In a competitive market, you need to do a little extra to get the best price for your property.

Help your home sell more quickly by asking for my free guide, "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.

## What's New? What's Fun? What's Hot?

Following are some useful links from the web that are sure to provide you with some interesting ways to save money and entertain yourself:

### **Think Ahead for Cheap or Free In-Flight Wi-Fi**

from [www.Unplggd.com](http://www.Unplggd.com)

This site has some terrific tips on how to save money and stay connected when away from home.

**More:** <http://tinyurl.com/2e48dox>

### **Kid-Approved**

from *Make*

Sooner or later we all need a few fresh ideas of what to do with the kids. It doesn't matter whether you are a parent, grandparent or simply a family friend, these super-fun ideas are sure to make the time fly while everyone enjoys the fun. Learn how to make everything from ultra-cool rooms complete with chalkboard walls using chalkboard paint that you make yourself to LED dice and Storm Trooper helmets, all with the help of *Makezine*. These are so fun you might just want to try them out on your very own.

**More:** <http://tinyurl.com/6atzoc>

### **Top 10 Fast-Food Recipes You Can Make at Home**

from *Lifehacker*

This could very well be one of the most delicious recipe sites on the web. Discover the secret ingredients that make movie popcorn taste so good and learn why McDonald's fries are a family favorite. You can find out how to re-create some of the most beloved fast foods in the nation right in your own kitchen.

**More:** <http://tinyurl.com/2b5uzjk>

# Retiring Homebuyer Resolutions: Tips for the Relocating Senior

Planning to buy in 2011? Just retired or following the children? Planning to move closer to the grandkids? If you are retired or are going to soon you likely haven't purchased a home in many years. If that's the case you are in for a big surprise. Buying and selling real estate has changed dramatically in the last five years. Preparation is the key to getting the best deal when shopping for a new home. Following are some tips to help you get started:

**Define Needs Versus Wants:** Make a list of your needs versus wants in the new home. For example, if you are now in a grand two story, you likely will want to move to one level living. If that is not possible you may opt for a property with elevator access.

**Select a Location:** Spend some time driving around your new town or community and get familiar with the different areas. A local real estate agent will be more than happy to take you on a driving tour of the area. They can also provide up-to-date info on local amenities, crime rates, hospitals, shopping, churches and synagogues, and local senior services. Select three to

five areas to focus your search on.

**Get Pre-Qualified:** If you will require a mortgage, get prequalified. Most private sellers and all corporate and institutional sellers require a prequalification letter with an offer.

**Contact an Agent:** Get a referral for a real estate agent. Be sure that the agent is certified [SRES](#) and [ABR](#). SRES is [Seniors Real Estate Specialist](#) and [ABR](#) is [Accredited Buyer Representative](#). You can also call or [email me](#) for a referral to an agent that is a specialist in the area to which you are moving.

**Read, Set and Search:** Sign up for [automatic listing notifications](#) with your agent and begin viewing prospective properties online. This service is **FREE** and there is no obligation. Ask your agent for additional photos, virtual tour links, satellite maps, and neighborhood crime and demographic data on interesting properties. If you are moving to North Atlanta, [contact me](#). I can set all of the searches up for you in minutes.

## Wondering How Much Your Home Is Worth?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

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](#) 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.

## An Affordable Vacation with a Difference

Thinking about hitting the highway or flying somewhere for change of scenery? Why not consider a volunteer vacation instead?

Volunteer vacations are relatively new phenomena that combine domestic or international travel with the opportunity to help others while enjoying yourself.

Depending upon the program, location and other specific criteria, room and board is often part of the experience, making it an affordable way to visit areas that might otherwise have been out of the question.

Some **programs actually pay a small stipend** for those that volunteer for longer-than-average durations.

If you are considering a volunteer vacation it is important to plan ahead, especially for overseas locations.

A passport/visa will be needed and you may have to get vaccinations.

Many programs have a limited number of spots available, or there may be qualification criteria, so make sure you apply early.

You can learn more at the following websites:

<http://charityguide.org/volunteer/vacations.htm>

<http://www.americanhiking.org/volunteervacation.aspx>

<http://www.globalvolunteers.org>

<http://www.sierraclub.org/outings/national/service.aspx>

<http://www.independenttraveler.com>

<http://www.transitionsabroad.com/listings/work/volunteer/index.shtml>

<http://www.idealists.org/volunteer/travel.html>

### 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.

When the Prince of Wales is crowned be known as?

### 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!

# Bereavement and Social Security...the Facts

Thinking about a spouse's death is not something anyone likes to do, but it's an important part of financial planning. If your spouse dies, will you receive any or all of his or her Social Security benefit?

You could - but it depends on your age when your spouse passes away.

Let's say you and your spouse both are eligible for or receive separate Social Security benefits, and your spouse dies. You can either collect your own benefit or your survivor benefit - but not both at the same time.

You'll want to choose the greater benefit - and which one that is depends on whether you have reached your full retirement age, as defined by the Social Security Administration, when your spouse died.

**If you've already reached full retirement age:** You'll be eligible to receive your deceased spouse's full benefit, assuming your spouse's benefit is larger than yours.

As an example, let's say you're 68 and collect \$1,000 a month, and your husband is 70 and collects \$2,000 a month.

If he dies, you'll be able to collect his \$2,000 a month instead of your \$1,000, since you are past your full retirement age.

**If you haven't reached full retirement age:** You'll be eligible to receive a fraction of your deceased spouse's full benefit, just as you would if you took your own benefit early.

As an example, let's say you're at least 60 but have not reached your full retirement age when your spouse dies at age 70.

You could collect between 71% and 99% of your deceased spouse's benefit, depending on your age.

Try these resources for more information:

- SSA Publication 05-1007, What You Need to Know When You Get Retirement or Survivors' Benefits
- SSA Publication 05-10084, Survivors' Benefits
- SSA retirement age calculator. All at [www.ssa.gov](http://www.ssa.gov)
- Your financial advisor

## Apps That Add Pizzazz to Your Photos

There are a number of easy-to-use apps available that can add pizzazz to your cell phone photo shots. Following are some apps that can help you dazzle and delight.

### For Android

**Vignette:** Frame shots for a custom appearance, then add artistic aging, enhanced lighting and other special effects.

**AndroPan:** Love the look of panoramic photos, but haven't figured out how to reproduce them on your cell phone? Here's the solution you have been searching for. Take side-by-side shots then seamlessly merge them for a broad perspective.

### For iPhone

**DSLR Remote:** Use your iOS to take photographs with your digital single-lens reflex camera by connecting your regular camera to the computer using a USB cable. Superb for remote and live-view applications.

**ComicTouch:** This tool can manipulate and distort faces to create custom-made photos. Add captions and other enhancements then email or upload.

## Apps That Can Help You Stay on Track

There are some great apps available to help you stay emotionally, physically and financially fit this new year.

**Body:** Traineo is an app that provides the motivation, diet tips, exercise and other data you need. More: <http://traineo.com>.

**Money:** Mint.com is rated as a breed application for keeping your finances on track. More: [www.mint.com](http://www.mint.com).

**Mind:** Discipline your mind with the Don't Break the Chain application that encourages sustainable change by tracking success. More: [www.dontbreakthechain.com](http://www.dontbreakthechain.com).

**Spirit:** Get in touch with your inner self with this nifty Ben Franklin Virtue Chart. See how you measure up. More: [www.diyplanner.com/templates/official/hpda/addons/franklin](http://www.diyplanner.com/templates/official/hpda/addons/franklin)

## Ask the Agent: This Month's Question

**I'm interested in purchasing an environmentally friendly home so that I can be good to the planet and save money on energy. What are the key things to look for when viewing houses?**

An environmentally friendly home will probably have:

1. Effective insulation - to ensure even temperatures throughout the home
2. Energy efficient windows - to help keep heat in during winter and out during summer and to protect furniture and flooring from the discoloring effects of the sun
3. Tight construction and ducts - to reduce drafts, moisture, dust, pollen, and noise and to improve indoor comfort and air quality
4. Efficient heating and cooling systems - to improve home comfort and use less energy
5. Efficient products - such as light fixtures and appliances with an energy-efficiency designation.

# NEWS YOU CAN USE

[Don Zahnle](#)

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

**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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## Recipe: Chicken Rice Corn Casserole

Serves 4

- 1 ½ cups milk
- 1 ½ teaspoons salt
- 3 cups cooked white rice, cooled
- 2 cups shredded chicken breast
- 1 10-ounce package frozen corn, thawed
- 3 tablespoons minced onion
- 2 cups grated cheddar cheese
- ¼ teaspoon black pepper
- Paprika

### Directions

Preheat oven to 356° F and butter a 2 -quart casserole dish. Place milk in a small bowl and add salt. Stir until salt has dissolved. Combine the remaining ingredients, except the paprika, in a large bowl with the milk mixture, gently stir, transfer to the prepared casserole dish and sprinkle generously with the paprika. Bake uncovered in pre-heated oven for 40-45 minutes or until knife inserted comes out clean.

*Don's Home News* is brought to you free by:

**Don Zahnle**, ABR, SRES, C-CREC, CSP

### Atlanta Communities

3003 Roswell Rd. Suite 101  
Marietta, GA 30062  
404-939-1309

[donzahnle@gmail.com](mailto:donzahnle@gmail.com)

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

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](#).

