

# Don's Seniors News

Brought to you by: Don Zahnle

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## How Smaller Resolutions Can Get You Bigger Results

On Jan. 1, many people pledge resolutions of titanic proportions. By the time February rolls around, though, about 75% of those people will have given up.

People fail on resolutions because big goals aren't realistic. So instead of making big goals, make smaller, more realistic goals that are not only doable but also rewarding. For example:

**Play More:** Get involved in a fun recreational activity like a cooking class. Try out a new hobby or rekindle an old one. That way you'll be carving out more time for yourself and doing something relaxing. Stepping away from what you normally do most of the day also makes you a more creative thinker.

**Get Social:** Find out what's going on locally. Go to local events like fairs and markets. This is a great way to meet the people in your community and strike up new friendships.

**Work on Your Body:** Instead of making a big plunge into working out, start by making a commitment to doing something active for 20 minutes each day. Even 20 minutes of stretching a day can make a big difference toward a leaner, healthier you.

**Start Saving:** Saving can be hard in tough economic times, but you can start off on the right foot by tossing all your daily change into a bowl. For an extra boost, start putting all your \$1 bills in a savings jar. You'll be less inclined to break a big bill and will quickly save up to go on a special trip, pay off a bill or save for a rainy day.

## Thinking of Selling your Home? Get My Free Guide for Seniors

Selling a home is a complex process with many factors to consider. The typical senior has not been involved in a real estate transaction in ten or more years. Considering the market the last five years, the typical transaction has totally changed. Selling is wrought with traps and minefields like never before. Don't risk what is left of your hard earned equity. You must have an experienced advocate in today's real estate market.

Prepare for the decisions you'll need to make along the way by requesting my free report, "10 Easy Steps to Selling a Home."

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

## Five Ways to Take Advantage of the Current Market

Real estate remains a bargain in much of the United States. For many homebuyers this is the ideal time to jump into the housing market with a long-term investment strategy. Following are five tips to help you take advantage of a down market.

**Use a Buyer's Agent:** A buyer's agent can help you navigate a rapidly changing marketplace and let you know how to maximize your real estate dollar.

**Get Preapproved for a Mortgage:** Sitting down with a mortgage professional before you begin your search will help refine what you are looking for. This will allow you to set your budgets and narrow your search criteria. Note that a mortgage prequalification is not the same as a preapproved mortgage.

**Make a List of Your Needs and Wants:** Understand what you need and what you want. Wants are the things you can live without but you would like. Sitting down with your real estate agent will help speed up the home-buying process.

**Invest for the Long Term:** Buying in a down market offers affordable prices and greater home selection. Long-term investment in real estate is the surest way to maximize your initial investment.

**Be Patient and Ask Questions:** Down markets allow homebuyers to be more patient. Surplus housing inventory means that there are fewer buyers competing for homes, allowing buyers to ask questions and ensure that they are selecting the home that is going to be right for them.

With real estate bargains in much of the United States and with market improvement across the country, this is the ideal time to jump into the housing market.

# Five Tips for Losing Weight after the Holidays

After weeks of parties, baking, extravagant dinners and holiday-themed cocktails, many people wake up in January to find they've added a few extra pounds.

According to several studies from the last 10 years, the average adult gains at least one pound during the holiday season. A study by The New England Journal of Medicine indicates most people don't ever shed that weight.

Following are some tips and tricks to help you sensibly shed the holiday weight:

**Trade Sugary Juice and Soda for Water:** Drinking water will help your body flush out toxins and can stop you from overeating. If you overindulged in seasonal cocktails, try eliminating all alcoholic beverages in January.

## 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 English-speaking Caribbean island has a Spanish name meaning "bearded"?

## Why Not Pass Me to a Friend?

If you enjoy 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 hesitate to give me a call or send me an email!

## Eliminate Starch and Sugar From Your Diet:

This can help kick start your weight loss. Refined sugars and starches - like those found in candy and white bread - can add to waistline bulge.

**Eat Small Meals:** Christmas meals usually involve long, sit-down meals with several courses. Try eating five small meals instead of three large ones, with no snacking in between. Aim to include protein, whole grains, and fruits or vegetables in each meal.

**Snack Responsibly:** Have a container of washed and cut vegetables and fruit in the fridge so that an easy and healthy snack is always available.

**Eliminate Processed Foods:** Highly processed items such as potato chips, some granola bars and frozen meals are often high in sugar and sodium.

## Are You Wondering How Much Your Home Is Worth?

Are you curious as to how the price of your home changed in today's market? Do you want to know for how much 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 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](mailto:donzahnle@gmail.com) and we will arrange a time to get together.

## Worth Reading

### Breaking Out of Black and White Thinking

by John Tsilimparis  
*Huffington Post*

Let's hear it for the "grays." A psychotherapist and writer, Tsilimparis suggests we turn from our dualistic mind-set wherein we see the world as black or white and instead rise above. The result: We become more reflective and less reactive and learn that life is full of subtle balance - meaning "grays."

**More:** <http://tinyurl.com/44wgelx>

### The Easiest Way to Grow Your Investment a Hundredfold? Home Maintenance

by J.D. Roth  
*Time Moneyland*

According to the author's home inspector, for every dollar spent on home maintenance we avoid approximately \$100 in future repairs. In suggesting we save 1% a year of the purchase price of our home (meaning \$4,000 a year for a \$400,000 home), Roth is saving us \$40,000 in preventable repairs.

**More:** <http://tinyurl.com/7g6jtyz>

### Will 'Quantum Levitation' Help Us Build Hoverboards?

*The Week*

Back to the Future, anyone? A frozen superconductor and the inherent properties of magnetism have produced a "quantum locking" device strangely reminiscent of the hoverboard in Back to the Future Part II. The brainchild of students from Tel Aviv University's Superconductivity Group School of Physics and Astronomy, a puck made of yttrium barium copper oxide is cooled by liquid nitrogen and floats above an opposing magnetic field. The magnetic track locks it in place, and with just a touch it hurtles around the track in midair.

**More:** <http://tinyurl.com/76mnkoq>

# How to Help Your Agent Sell Your Home

While your real estate agent may be working flat out to sell your home, you - as the seller - also have an important role to play.

It's up to you to prepare your home for sale.

While your real estate agent may suggest, recommend and even cajole, selling your home is your job, and no one else can do it for you.

You have only one chance to make a first impression.

It's so true.

A recent survey indicated that more than 60% of buyers knew the property was for them the minute they walked in the door.

So make sure you put a lot of your effort into that first impression.

Cut the grass or shovel the snow to make it easy to get to your front door.

Repair stairs and railings and remove all the usual clutter.

For a great first impression, paint the front door a color that coordinates with your trim and add new hardware.

De-clutter the foyer and make it a grand entrance. A mirror over a hall table reflects light and gives your entrance a finished look.

In the living areas, remove some of your furniture and paint the walls a neutral color to give them a spacious feel. Use lighting, even in the daytime,

to brighten dark corners. In the bedrooms, organize your closets to make them seem roomier.

Kitchens and bathrooms can sell - or not sell - your home. If you can afford it, replace outdated appliances and fixtures. If you can't, go for a good first impression with uncluttered, sparkling-clean counters.

In the bathroom, new fluffy towels and accessories may help visitors overlook the dated vanity.

While it's listed, your home should always be kept clean, tidy and smelling fresh. Help your real estate agent and you'll find that between the two of you, 60% of buyers may just find your house is "the one."

## Why Use an **SRES®**: A Certified Senior Specialist

Are you over the age of 50 and considering selling the family home?

You need a REALTOR® with experience working with seniors.

Those qualities, along with a special knowledge of managing the sale of a home for those over the age of 55, are what SRES® designees can bring to your next real estate transaction.

SRES® designees are certified senior specialists and astute to the financial and emotional challenges senior clients face when they sell a long-held family home.

SRES® designees not only can create a customized approach to marketing and selling your property, but they also can work with you to explore your housing options to ensure that your next home best serves your current and future needs.

Such certified specialists have special knowledge about everything from [reverse mortgages](#) and the importance of [universal design](#) to the uses of pensions, 401k accounts, and IRAs in real estate transactions.

They will also help you avoid loan schemes and scams that victimize aged 55+ borrowers.

Moreover, when you need help from other professionals, SRES® designees can tap their network and put you in touch with qualified home inspectors, movers, attorneys, CPAs and other experts.

SRES® designees have all the resources and knowledge to simplify the transaction and eliminate the anxiety of selling your home.

So if you are thinking of buying, selling, renting or relocating, email me at [donzahnle@gmail.com](mailto:donzahnle@gmail.com) for specialized help with your real estate transaction.

## Ask the Agent: This Month's Question

**What information is contained in a home appraisal report?**

A home appraisal report provides an estimate of the current value of a particular property in an open and competitive real estate market. The appraisal contains information about the property such as location, lot size, square footage, upgrades and year built. Following are four things you should know about appraisals:

1. The buyer pays for the appraisal, which can cost from \$250 to \$500.
2. Appraisers are licensed by individual states.
3. An appraiser compares the features and amenities of a property to those of at least three other comparable properties sold in the area.
4. Lenders require appraisals to be done when a buyer wants a loan for a home purchase or refinance.

Negotiate an appraisal and loan contingency when you purchase a home so you can get your deposit back if the home appraises for lower than the sales price.

# NEWS YOU CAN USE

Don  
Zahnle

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**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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*Don's Seniors News* brought to you free by:

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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.

To discontinue receiving this Newsletter just reply to this email with "REMOVE" in the subject line.

## Recipe: Mexican Tomato Soup

Serves 4

- 6-8 medium tomatoes, whole
- 1 cup chopped onion
- 2 cloves garlic, minced
- 1 tablespoon olive oil
- Salt and pepper, to taste
- 1 cup chicken stock, plus more, to taste
- ½ teaspoon dry thyme
- Tabasco sauce, to taste
- 2 small avocados, cubed
- 2 cooked chicken breasts, shredded
- ½ pound Mexican-style cheese, cubed
- Tortilla chips

Preheat oven to 350 degrees. Place tomatoes, onion and garlic on a baking sheet and sprinkle with olive oil, salt and pepper. Place in the oven for 45 minutes to an hour, or until tomatoes and onions are soft and starting to brown. Remove tray from oven and carefully place everything in a blender. Gradually add chicken stock while blending until you reach the desired consistency. Pour into a pot and simmer, adding more salt and pepper, thyme, and/or Tabasco, to taste. Serve soup in bowls with avocado, chicken, cheese, tortilla chips and cilantro on the side.

