

# Don's Home News

Brought to you by: Don Zahnle  
DonZahnle@gmail.com

## Want to Kick That Habit? Check Out These Tips

The Free Dictionary defines a habit as “a recurrent, often unconscious pattern of behavior that is acquired through frequent repetition.”

It also says breaking a habit, though, is “not so easy.”

Breaking a bad habit is doable, though. All you need is patience, persistence, willpower, lots of support and luck.

As noted in the Free Dictionary, habits are often unconscious. If you don't know when, why and where they're going to arise, they can be hard to kick. Many experts advise journaling. By writing down your habits, you find out what's behind them and can then substitute an alternative behavior.

You may want to check out a professional program. You can sign up for one of several 42-day programs at [www.habitchanger.com](http://www.habitchanger.com). You'll receive daily challenges, email and text reminders, and a tracker to chart your progress.

Consider the cost - monetary or nonmonetary - of your habit. Then consider paying yourself. Give yourself small rewards when you are able to push away from the table, stub out the cigarette or stop swearing in traffic. If you're trying to break the overeating-at-dinner habit, though, don't reward yourself with a midnight snack of cake and ice cream.

Breaking a habit can be incredibly difficult. Be kind to yourself. Zenhabits founder Leo Babauta has developed a guide for beginners at his blog at [www.zenhabits.net](http://www.zenhabits.net). Working through the guide may help you keep your equilibrium while you break a habit.

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## Thinking of Buying a Home? Get My Free Guide

Buying a home is a complex process with many factors to consider.

Make sure you are prepared for the decisions you'll need to make during the process by requesting my free guide, “10 Easy Steps to Buying a Home.” Just call me at 404-939-1309 or email me at [donzahnle@gmail.com](mailto:donzahnle@gmail.com) and I'll send it right out to you.

## The Price Is Right: Secrets to Selling Your Home Quickly

So you're moving on. Even though you've decided to sell, putting a price on years of happy times in your current home can be difficult.

However, your first job as a new seller will be to set a sales price that's just right.

If you price your home too high, it may languish on the market for months.

If you price it too low, you won't get a fair return on your investment.

Your real estate agent will do a comparative market analysis of houses that have sold recently in your neighborhood. This will establish your house's true market value.

Statistics show that a home priced within 5% of its actual value is more likely to sell within 30 days than is the same home that is overpriced by 10%.

For you, timing may be important. Are you a motivated seller who has already purchased and can't afford to carry two mortgages? Is it a seller's market, where homes sell quickly? Or is it a buyer's market with lots of neighborhood competition including REO and foreclosure properties? All these factors affect pricing.

Is a major renovation necessary? Your real estate agent will know the value buyers will place on your renovations and be able to factor that into the price.

Is yours a class A house on a class C street? You may have to factor that into your price as well.

No matter how perfect the house, location is a priority for most buyers, especially in this market

The bottom line, then, is to listen to the professionals and price the house to sell.

# 9 Ways a Touch of Paint Can Make Your House Shine

Selling your home? Then a fresh coat of paint may be the best investment you can make.

Before you head out to the paint store, though, there are some things to think about. For example:

1. Don't think you can cover up water damage, a bad renovation or crumbling concrete stairs with a coat of paint.
2. Do play up interesting architectural features of your house with paint.
3. Do take the time to do it properly. Prepare the walls and tape off windows and baseboards with painter's tape.
4. Do consider having the outside painted. It can add to your home's curb appeal.

5. Do pick colors that are compatible. If you can see the kitchen from the living room, pick complementary shades.

6. Don't be afraid of color. For 2011, light lemon yellows, greens, soft blues and paler pinks are popular, as is light gray - the new neutral. Just avoid anything too strong.

7. If your baseboards, doors and windowsills are painted, you probably should repaint them as well. Freshly painted walls won't show well with scuffed, chipped trim.

8. Some designers suggest you paint natural wood trim to make the rooms look larger. It's not an easy decision. Some buyers still want the warmth of wood trim, especially if natural wood is part of your home's charm.

## The Best on the Web This Month

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

### **Meditation Stronger Than Drugs for Pain Relief**

by Richard Alleyne, The Telegraph

We know meditating can focus our thoughts and heighten our consciousness. Now we find out it can relieve our pain too.

**More:** <http://tinyurl.com/3qn4ths>

### **Early Retirement May Be Hazardous to Your Health**

by Katherine Schlaerth, latimes.com

Thinking about retiring? Keep in mind the adage "Use it or lose it." Katherine Schlaerth, a geriatrician, quotes scientific studies and her own experience with patients to support her theory that people who work longer are healthier and happier than are those who retire to spend the rest of their lives on the couch.

**More:** <http://tinyurl.com/3utv5aq>

### **Jonesing for Java? Blame It on Your Genes**

by Rachael Rettner, MyHealthNewsDaily, MSN

Now you can blame your latte cravings on your parents. We all have the genes that are associated with caffeine consumption, but in some of us those genes are more active than in others. Can research into foamy milk genes be far behind?

**More:** <http://tinyurl.com/3av7dv7>

### **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 was the last name of flight pioneers Orville and Wilbur?

### **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!

### **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'll be able to help.

Just give me a call for a no-fuss, professional evaluation.

I won't try to push you into listing with me or waste your time.

I'll just give you the honest facts about your home and its value.

And maybe 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 to arrange a time to get together.

# Offer Rejected? Here's What You Should Do

The home buying process can be stressful, particularly for first-time buyers.

But even seasoned buyers can be disappointed when their first offer is rejected.

Luckily, in real estate, “no” doesn’t usually mean “no.” It simply means “let’s talk.”

And it’s here that you can be glad you have a qualified real estate agent in your corner, because at that point it’s all about negotiation.

A rejected offer is not uncommon.

As your real estate agent will explain, it sets the stage for what can be a long process.

Just as you and your agent worked hard on a first offer that was fair but less than your bottom line, you’ll both have to work hard now on a compromise.

In the case of multiple bids, your real estate agent might recommend you cut to the chase and submit your bottom-line offer.

Your real estate agent will likely point out to the seller’s agent that this is your best offer.

Take it or leave it.

You run the risk of losing, but if you’re a first-time buyer, you may not have the resources for a bidding war.

In most offers there are other items that can be the basis of trade-offs.

These include closing dates, closing costs, inclusions and needed repairs.

No matter how much you want the high-end stove and refrigerator, don’t tie your real estate agent’s hands by insisting that those appliances be included.

You may lose your dream home for a few thousand dollars.

And don’t let emotion get in the way. That’s why you have someone to negotiate for you. When you hire a licensed real estate agent, you can be sure that he or she is highly trained and has years of experience in negotiations.

You’re in good hands, so relax and let go.

## Let Your Fingers Find You a Deal

Looking for a good deal? Well, there are plenty of websites with great daily offerings.

For example, Groupon is one of thousands of daily deal sites that offer something for everyone - everyone, that is, who’s seeking a great deal.

[www.groupon.com](http://www.groupon.com) discounts local products and services for a limited time in hundreds of cities.

The site relies on the so-called friending system. The deal is canceled if not enough people sign up.

There are discount vacations at [www.livingsocial.com](http://www.livingsocial.com), limited-edition T-shirts by indie artists at [www.teefury.com](http://www.teefury.com) and hot Aussie fashions at [www.fashionzoo.com.au](http://www.fashionzoo.com.au).

[www.scoutmob.com](http://www.scoutmob.com) provides free mobile deals in 20 cities across the U.S. and was noted by [www.coupondealsdaily.com](http://www.coupondealsdaily.com) as the future of daily deal sites.

Now there are even daily deal site trackers such as [www.dodtracker.com](http://www.dodtracker.com).

So, if you’re looking for a deal, let your fingers do the walking online.

## How Lack of Sleep Makes You More Optimistic

You know those people who always look on the bright side? Well, it seems they may be sleep-deprived. What’s worse, they’re at risk of making bad financial choices.

A study done by Duke University medical school researchers and published in the Journal of Neuroscience concluded that sleep deprivation leads to increased activity in the part of the brain that assesses

positive outcomes. At the same time, there is decreased activity in brain areas that process negative outcomes. When sleep-deprived, some study participants opted for riskier choices leading to possible financial gain rather than choices that reduced the chances of loss. Researchers concluded that sleep deprivation increases sensitivity to positive rewards, making subjects more optimistic.

## Ask the Agent: This Month’s Question

**How do you avoid overpaying for a home?**

Before signing on the dotted line:

1. Take the emotion out of your home search. List what you want in a house and stick to your priorities.
2. Get pre qualified for a mortgage, but plan to spend less. Lenders don’t look at all your expenses and may qualify you for more than you should spend.
3. Select a real estate agent you trust. Someone who sells in your selected neighborhood will know if the asking price is right.
4. Pick an agent who is a good negotiator.
5. If you’re looking for a fixer-upper, get some idea of the cost of renovations before you

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

## Atlanta Communities

3113 Roswell Rd. Suite 101

Marietta, GA 30062

404-939-1309

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

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

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

## Recipe: Broccoli 'Coleslaw' with Chili and Lime

Serves 6

- 1/3 cup Thai sweet chili sauce
- 2 teaspoons lime zest
- 2 teaspoons lime juice
- 1 tablespoon chopped cilantro
- 6 cups broccoli florets, steamed
- 1 cup grated carrot

### Directions

Whisk the sweet chili sauce, lime zest and juice in a small bowl.

Toss the steamed broccoli and the grated carrot in a salad bowl with the dressing.

Top with chopped cilantro.

Serve chilled or at room temperature.

