

Don's Senior's News

Brought to you by: Don Zahnle
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How to Control the Cost of Prescription Drugs

Even if you have prescription drug coverage, chances are it pays only a portion of the total cost. Learn how to keep the costs of prescription drugs under control.

Ask for Generics: Don't be afraid to ask your physician to prescribe a generic if it is available. The cost is often a fraction of the brand-name version.

Evaluate Efficacy: Just because a drug is new doesn't mean it is any better than older versions. In fact, research indicates that 40% to 80% of new drugs duplicate existing drugs. Unless only the new version can meet your specific medical needs, ask your physician if an older equivalent will meet your needs instead. There is often a substantial savings to be gained by using older equivalents.

Contact the Pharmaceutical Company: Most pharmaceutical companies provide low-cost drugs to those in need of financial assistance. Many local, state and not-for-profit organizations also help cover drug-related expenses, especially for the elderly or those with low incomes, special needs or chronic health conditions that require high-cost prescriptions.

Practice Prevention: Keep the lines of communication open and practice preventative measures to stay healthy. Doing so not only will help reduce your dependence on expensive medications, but will often minimize the complications and side effects associated with prescription drugs.

Thinking of Buying a Home? Get My Free Guide

Buying a home is a complex process with many factors to consider, especially in this market.

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 and I'll send it right out to you.

The Price Is Right: Secrets to Selling Your Home Quickly

So you're retired and 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 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? Are there tons of REO and foreclosure properties competing with yours? All these 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 wimbling 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 window sills 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. Don't put latex paint over oil-based paint without a primer. It might start chipping before the first open house.

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.

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 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!

Why Medicare Costs Have Risen for So Many

Many people with Medicare believed that their 2010 premium would be frozen at 2009 levels, but it's jumped by 15%.

The reason?

It's because of an unusual meeting of the rules governing Medicare and Social Security.

Each year, the Department of Health and Human Services sets the premium for Medicare Part B, which covers physician visits and outpatient treatment.

Usually there is an increase in that premium.

However, Medicare is legally prohibited from passing along to Social Security

recipients a premium hike that's higher than Social Security's annual cost-of-living adjustment (COLA).

Since no COLA increase is expected for 2010, Medicare can't charge members who are also Social Security recipients any extra premium.

And that's the majority of Americans.

Of the 42.3 million Americans covered by Medicare Part B, around 73% also receive Social Security benefits.

If you're one of those Americans, it's great that your premiums didn't rise this year.

But if you're in the remaining 27% that receives Medicare benefits but not Social Security benefits, you're going to

make up Medicare's loss by paying higher premiums.

In other words, according to a Kaiser Family Foundation report, "The Part B premium increase is higher than it would otherwise be because the costs are spread across a smaller share of beneficiaries."

Who is in that other 27%?

Those affected include Medicare Part B recipients who are celebrating their 65th birthday this year, as well as those who haven't started collecting Social Security because they haven't reached their full retirement age, which is 66 for people turning 65 in 2008 through 2019, or because they're delaying benefits.

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 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, limited-edition T-shirts by indie artists at www.teefury.com and hot Aussie fashions at www.fashionzoo.com.au.

www.scoutmob.com provides free mobile deals in 20 cities across the U.S. and was noted by www.coupondealsdaily.com as the future of daily deal sites.

Now there are even daily deal site trackers such as 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
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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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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.

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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.

