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News To Help You Save Time And Money

December 2018

Welcoming Winter

Dear Friend,

I trust you're having a wonderful winter so far, with lots of sunny days, even if they are colder. Getting into the holiday spirit, I've got some light stories and tidbits of information to share in the December newsletter.

You'll read about Eric's Wish List, and how gardening may cause happiness (for reasons you may not think), and a fun way to invest an extra \$50 (what would you do?). You'll also read the scientific reasons why kids should be allowed to be bored, as well as some advice about how to behave on a new job.

There's so much going on at this time of year that buying or selling a house might be lower on your radar. But if you're planning a move later this winter or into spring, it's not too early to contact me.

Kind regards,

Jim Urban

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Echo Of Our Lives

A young boy and his grandfather were walking in the mountains. The grandfather had gotten a little way ahead and the boy called out, "Grandfather, I'm afraid!"

To the boy's surprise, his voice came back to him, calling, "Grandfather, I'm afraid!"

Startled, the boy yelled, "Who's there?"

Again his words came back, "Who's there?" So the boy got angry, and in his fear he called out, "You're a chicken!"

"You're a chicken," came the response.

The grandfather had by then returned and was laughing gently. The boy asked what was happening. "Listen," said the grandfather. He called out, "You are wonderful!"

The grandfather's voice answered, "You are wonderful!"

The boy said, "I do not understand, grandfather. Is someone teasing us?"

"No, child. This is called an echo. Our voice is like a rubber ball hitting that cliff and bouncing back to us. But there is a lesson here, because you can throw any words you want, but I chose happy words. Something like an echo also happens in life. When you throw your words or thoughts into the world, they bounce back to you."

"If I say to my teacher that I'm afraid, will he tell me I'm afraid?"

"Something like that. But if you tell your teacher you're happy, perhaps he will agree that you are happy."

December Quiz Question

Q: Where does Christmas come before Thanksgiving?

November Question

Q: Name two companies whose names have become verbs.

A: There are many, including Google, Uber, Xerox, Skype, just to name a few.

"Christmas, children, is not a date. It is a state of mind." ~ Mary Ellen Chase

Eric's Christmas List

Before taking off for his after school job, Eric came into the kitchen where his Mom, Karen, was making dinner. He handed her an envelope, and said. "Here, Mom. This is my Christmas list for you." Before she could respond, he dashed out the door to his job.

Karen was confused. Eric knew they didn't have a lot of money. She'd already told him there would only be one gift, which she'd already bought. Eric knew this, so why would he give her a list?

Karen opened the envelope and five \$20 bills fell out, along with a list. She picked up the list and read, her eyes filling with tears:

Mom's to-do list:

- *Get a mani/pedi*
- *Treat yourself to lunch*
- *Buy that bath oil you love*
- *Buy a pair of earrings*

Love, Eric



Let Kids Be Bored

According to Northwestern University's Family Institute, boredom is one of the most rewarding experiences of childhood. When children get bored, they have a chance to nurture their creativity, daydream, think, come up with solutions to problems, and discover their interests.

In the 1980s, children from three different Canadian communities participated in a study. The researchers



found that the children who lived in an area with no access to television scored higher in thinking skills that

measured imaginativeness than their TV-watching counterparts. Two years later, televisions were introduced into the homes of these same rural children. The decline of their divergent thinking skills soon followed.

If watching television can diminish a child's thinking skills, imagine the impact of countless hours of video game playing, texting, and communicating through emoji. Help your children unplug from their devices, grow bored, and tune in to their imaginations. The opportunity to uncover their hidden talents and build new worlds awaits.

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"To laugh often and much; to win the respect of intelligent people and the affection of children...to leave the world a better place...to know even one life has breathed easier because you have lived. This is to have succeeded." ~ Ralph Waldo Emerson

Knock-Knock Jokes To Share

"Knock, knock."

"Who's there?"

"Repeat."

"Repeat, who?"

"Who?"

"Knock, knock."

"Who's there?"

"Who."

"Who, who?"

"Are you an owl?"

"Knock, knock."

"Who's there?"

"Woo."

"Woo, who?"

"What are you so excited about?"

Gardening May Cause Happiness

Getting your hands dirty in the garden may be one way to fight depression, according to the Gardening Know How website. Fresh air and sunshine help, but scientists say there's a natural antidepressant in soil. *Mycobacterium vaccae* apparently has the same effect on neurons that Prozac and other medications provide. The bacterium seems to enhance the production of serotonin, the lack of which has been linked to depression, anxiety, bipolar disorder, and other mental illnesses.



Experiments using the bacterium with rats appeared to increase cognitive ability, lower stress, and create higher levels of concentration. Studies testing the bacterium on cancer patients found that the patients reported less stress and a better quality of life.

The effects can come from the air, touch, and through blood in case of a cut in the skin. You should always wash your hands after working in the dirt, of course, but a few hours in the garden every week could have a positive effect on your physical and mental health.

Let It Go

Ned paced back and forth in his sister's kitchen one Sunday before dinner. She'd tried to get him to talk about what was on his mind, but he liked to be stoic and solve his problems by himself.

Instead of hassling him to open up, she called him over to the sink. "Hey Ned, can you hold on to this for me?" she said, handing him a can of vegetable peels and other scraps from the meal she was making.

Ned took the can and walked outside where he threw the scraps in the compost bin before returning to the kitchen.

"Why did you toss my scraps? I asked you to hold on to them."

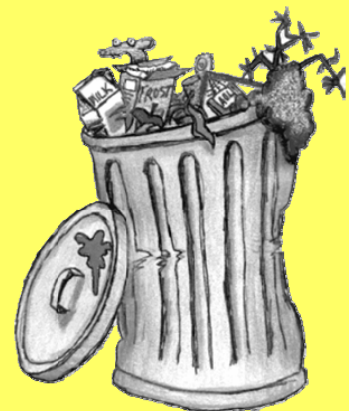
"Why would hold onto your garbage?" Ned asked.

"I though you liked holding onto garbage," she replied.

"What do you mean?"

"You've been wearing a path on my kitchen floor because of whatever mental garbage you're holding onto. Why don't you toss that out, too? It'll lighten your load."

Ned laughed and opened up, realizing holding onto his own mental garbage wasn't doing him any good either.



Got A New Job?

When you're just starting a new job, you're probably excited, ambitious, and a little nervous. Here are some tactics for getting ahead quickly:

- **Act as if you're still auditioning.** Instead of assuming you've got it made, spend the first month or so demonstrating that you deserve your new job. Don't take anything for granted. Work as hard as you can and show that your employer made the right choice.
- **Help your manager.** Your job isn't to take orders; it's to help your boss accomplish his or her goals. Ask questions, be proactive, and show that you're dedicated to the organization's success.
- **Focus on results.** You'll build better relationships with your new co-workers by showing what you're capable of completing, not just by what you say you can do. Be dependable, and they'll see you as someone they can trust to get things done.
- **Look for role models.** Identify the high performers on your team and in your organization. Learn what they do to succeed so you can emulate their efforts—and develop your own reputation for getting results.

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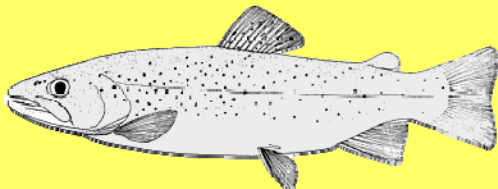
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"Giving frees us from the familiar territory of our own needs by opening our mind to the unexplained worlds occupied by the needs of others." ~ Barbara Bush

Saltwater Trout Become Freshwater Fish

Evolution normally takes place over thousands or millions of years, but sometimes it can happen more quickly. The Science.com website reports that a group of saltwater steelhead trout transplanted from California to the salt-free waters of Lake Michigan in the 1890s have evolved into a species that can live wholly in fresh water—in only 100 years.



Genetics helped. The steelheads hatch in freshwater rivers before swimming out to the ocean for much of their lives, returning to the rivers to spawn.

That probably allowed key genetic differences to develop in their new home, demonstrating how quickly an organism can change and adapt to a new environment if it has the right genetic makeup.

How To Invest An Extra \$50

You get a gift from a relative, or a bonus, or win a prize at work, and suddenly you're \$50 richer! What are you going to do with it?



There are so many ways to spend a windfall of \$50 that it can easily disappear without any sense of it having been there at all. Do you buy a tank of gas? Pay the electric bill? Do you do the smart thing and pay extra on your mortgage?

No! It may not be "smart," but the best thing to do with an extra \$50 (provided you don't actually need it to live on) is to invest in a memory. The \$50 was a windfall; let it be a special treat. Spend it on something personal. Go to a concert, buy the expensive wok you've always wanted, or splurge on a steering wheel cover. The point is, use it for something you wouldn't

normally spend money on. Because if you just use it for everyday expenses, it'll be gone and not even a memory will remain.

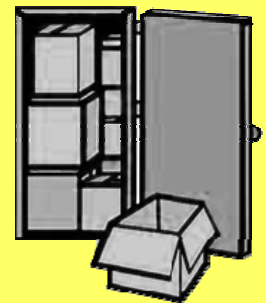
"Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pound ought and six, result misery." ~ Charles Dickens

Remodeling To Declutter

Thinking of renovating your kitchen? Tidiness is the biggest trend this year, according to the 2018 Houzz Kitchen Trends Study. The study found that 75% of homeowners named decluttering their counters as their #1 priority, followed by 66% who want to put things away and 49% who are focused on recycling.

The biggest issue? Storage – cited by 93% of survey respondents. That was followed by space planning (38%), entertainment (32%), and cleanliness (32%).

The survey notes that homeowners are also interested in pullout garbage bins, organizers for dishes and utensils, and wine bars.



You're Getting Old When ...

Three elderly gentlemen were taking a stroll in the park. The first man said, *"Isn't it windy?"*

The second man replied, *"I'm pretty sure it's Thursday."*

The third man said: *"Me, too. Let's go get some lemonade."*



Smart Advice for You and the People You Care About

When You Have a Thought about Living in a New Home



The 5 Biggest
Mistakes
Home Sellers
Make



Making the
Move Easy on
Kids



How to Stop
Wasting
Money on Rent



How Home
Sellers Price
Their Homes



How to Sell
Your Home for
the Most
Money



The 5 Biggest
Mistakes
Home Buyers
Make

Avoid Buyer's Remorse and Seller's Regret – Get All Six Reports FREE!

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