

NEWS FROM YOUR REAL ESTATE CONSULTANT FOR LIFE

Visit www.homereferralteam.net

Or call (303) 588-7000

JimsJournal.net-Your Home News

Email: Jimbyreferralonly@gmail.com, aleecatemail@gmail.com

November 2019

Responding To Adversity

One day after school, a daughter complained to her dad that she was tired of struggling with her dyslexia - she had to work twice as hard as her classmates.

Her father held back his tears and led his daughter to the kitchen, then repeated an old lesson. He filled three pots with water and heated them on the stovetop. Once the water began to boil, he placed a small potato in one pot, an egg in the second pot, and some ground coffee in the third pot.

After 20 minutes, he turned off the stove, put the cooked potato in a bowl and had the daughter poke it with her finger. He peeled the egg, then held the third pot out so she could sniff the coffee. She smiled at the familiar scent of her dad's morning coffee.

"The potato, the egg, and the coffee beans all faced the same adversity: boiling water," her father explained.

Inside This Issue

- Responding To Adversity
- Happy Birthday, Big Bird!
- Message Received... Maybe
- How Do You Like Your Pizza?
- Pet Insurance On the Rise
- Don't Cancel That Card
- Recharge While You Recharge
- Repetition
- Empowerment
- Learn From Mistakes
- Take Time to Plan Each Day

"But each one reacted differently. The potato went in strong but came out soft and weak. The egg was fragile but grew hard. However, the ground coffee beans were unique. They changed the water and created something new. So - which are you?" he asked his daughter.

"Are you a potato, an egg, or the coffee? Sweetheart, challenging things happen to us, but the only thing that truly matters is what happens *within* us."

The teen smiled, gave her dad a huge hug, grabbed the hard-boiled egg as a snack and left to go do her homework.

As she left, her father blew an invisible kiss that landed on his beloved daughter.



Happy Birthday, Big Bird!



Happy Birthday to Big Bird, Bert and Ernie, Cookie Monster, the Count and all the other familiar characters from *Sesame Street*! The beloved show originally aired on November 10, 1969 and was the first to study the use of curriculum in children's entertainment.

By 2001, there were over 120 million viewers of various international versions of *Sesame Street*, and by the show's 40th anniversary in 2009, it was broadcast in more than 140 countries.

As of the show's 50th anniversary in 2019, *Sesame Street* had produced over 4,500 episodes, 35 TV specials, 200 home videos, and 180 albums.

Fun Day Monday October

Q: *People with this naturally occurring color hair experience pain differently and are more sensitive to hot and cold temperatures.*

- A. Blonde
- B. Red**
- C. Brunette
- D. Black

Congratulations to Dave and Char Atencio

Message Received... Maybe

When people don't understand what you're trying to share with them, they might get frustrated. You may wonder why they aren't comprehending something that seems relatively simple. This is called the curse of knowledge, as is spelled out in this story...

Elizabeth Newton was studying at Stanford University in 1990 when she set up a simple experiment. She divided students into two different groups: tappers and listeners. Tappers were asked to tap out a simple song that everyone would know, and listeners had to guess the song.

She asked tappers to take a guess ahead of time on how many people would guess correctly and they predicted that about half would get it right. When they tapped it out, though, only 2.5% got it right. Listeners were only hearing tappity tap, but tappers (internally) were hearing the whole song.

The point is this: when we have any type of information that we're conveying to someone else, the tapper always knows more than the listener and has the bigger picture.

How Do You Like Your Pizza?

Pizza may be many people's favorite food, but it's not without controversy. Take, for example, the debate about pineapple and anchovies. The *Food & Wine* website reports on a survey by *Slice*, a pizza ordering platform, in which consumers were asked to rate different toppings.



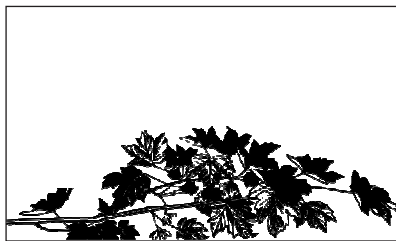
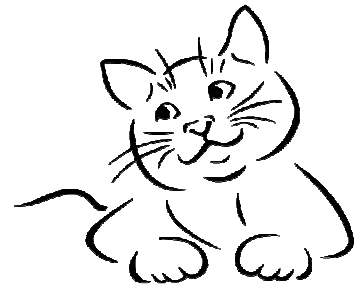
With more than 9,000 responses to *Slice's* poll of customers, pineapple emerged as the least popular topping, rejected by 54% who said it shouldn't be considered a topping at all. Anchovies turned out to have some fans, though, principally in the state of Delaware, where they're most popular - 63% of residents there are willing to include them in their order.

One thing many people agreed on, however, was breakfast. The survey found that 53% of respondents would prefer a slice of cold pizza for breakfast over juice and eggs.

Pet Insurance On the Rise

The North American Pet Health Insurance Association reports that total premiums for pet insurance have hit a new level, reaching \$1.42 billion in 2018.

In the United States, pet insurance increased 18% for 2.43 million pets. In Canada, the rate grew 10.9% for 277,000 pets. The most common coverage was for accident and illness plans. Accident and illness premiums for dogs came in at \$566 yearly in the U.S., and \$734 in Canada. For cats, the U.S. premium was \$354, and the Canadian rate was \$400.



*Fear not November's challenge bold -
We've books and friends,
And hearths that never can grow cold:
These make amends!*

~Alexander L. Fraser

Don't Cancel That Card!

Canceling a credit card can seem like a fast and easy solution to your debt woes. In a *Bankrate* survey of 2,301 adults with credit cards, 61% reported that they've canceled at least one credit card, and 37% said they've canceled more.

The older you are, the more likely you've done it: 72% percent of Baby Boomers have canceled at least one card, more than 61% of Gen Xers and 50% of Millennials have done it.

Here are some reasons they gave for cutting ties:

- 40% - No longer needed it after paying off debt
- 36% - Didn't use it enough to keep it
- 36% - Interest rate too high
- 18% - Worries about overspending and debt
- 17% - Insufficient rewards
- 12% - Improve credit score
- 11% - Other reasons

However, canceling a credit card doesn't automatically boost your credit score. Experts advise keeping an account open, even if you don't use it, because longstanding accounts with available credit typically have a positive impact on your overall credit score.

Recharge While You Recharge

Soon you may be able to recharge your smartphone by taking a walk, the *Science Daily* website reports. Scientists at the Chinese University of Hong Kong are developing an "energy harvester" that attaches to the knee, generating 1.6 microwatts of energy when the wearer walks at a normal pace, enough to power small devices like health monitors and GPS devices.

Scientists designed a special smart macrofiber material that generates energy from bending. The constant back-and-forth motion every time the knee flexes makes the device bend, creating electricity.



A prototype weighing just 0.68 pounds was tested on people walking at one to four miles per hour. Measurement of the wearers' breathing patterns with and without the device showed that it worked without any extra effort on the part of the walker. The device could enable users to stop worrying about the daily charge.

Need to find a Business who gives Exceptional Service?

Jim has businesses who give exceptional Service in his 5 Star Referral Center.

Just Go to:
Denver5StarReferralCenter.com

In the search engine type in the type of business you are looking for to see the list of businesses Jim refers to his family, friends and clients.

Repetition

The owner of a neighborhood coffee stand, Jon, noticed that people would complain about the same problems every day on their way to work.

One day he told a joke, and everyone roared with laughter. The next morning, he told the same people the same joke and only got a few chuckles.

By Thursday, he'd told the same joke over and over; nobody was laughing anymore. Friday, he merely smiled at all of his customers and mentioned that just as you can't tell the same joke and get the same laugh, you can't always cry over the same problem. He went on to tell them that he was sure today would be a great day.

On Monday, nobody had a single complaint.

Free Reports!



How Sellers Price Their Homes

Free Information!



The 5 Biggest Mistakes Home Buyers Make



How to Sell Your Home For the Most Money

Free Newsletter Subscription!

See page 7

Empowerment

You can “empower” an employee to carry out a task, but whose fault is it if he or she fails? Managers and employees share equal responsibility for making empowerment successful. Here's what each of you has to do:

Employees:

- **Show your interest.** If you feel ready to take on more responsibility, discuss available opportunities with your boss. You'll be able to clarify what kinds of decisions you can be empowered to make and when you should seek advice from your manager.
- **Suggest a trial.** Convince your leader of your abilities by offering to handle one or two responsibilities on a trial basis. This will let the boss see what you've got and give you the freedom you crave.
- **Understand your leader's needs.** Remember that your boss may have to justify your decisions and actions to other people. A surprise could make your boss look bad.

Managers:

- **Analyze your attitude.** How important is control to you? Pay attention to what you delegate and what you handle on your own. Are you allowing your workers to develop their skills, or preventing them from moving forward?
- **Explain your priorities.** Explain to employees why you need to perform certain tasks by yourself. Be sure your reasons have a solid business foundation beneath them.
- **Practice.** Look for opportunities to delegate tasks whenever you can. Make sure you're empowering people to do meaningful work, not just unpleasant jobs you want to avoid. It will get easier the longer you do it.

Learn From Mistakes

Despite your best and most creative efforts, your innovative project has failed. Don't despair. The *Jeffrey Baumgartner* website recommends analyzing the failure by asking these questions:

- **What went right?** It's a rare failure that doesn't have some redeeming qualities. Identify things that went well. It'll cheer you up, and you may incorporate those small victories into your next project.
 - **What went wrong?** Now that you're feeling a little better, look at where you tripped up. Make a list of the mistakes you made so you're clear on the root causes of the failure.
 - **Why did it go wrong?** Maybe your process was flawed, or you had bad information, or you made incorrect assumptions. Ask the people around you for their perceptions. When you learn why things went awry, you'll be better able to avoid future mistakes.
 - **Are you repeating mistakes?** Everyone makes the occasional mistake. You've got to be sure you're not making the same mistakes over and over again. Look at past failures to determine whether your process is flawed in some way.
 - **What can you salvage?** Take a look at the end result and see if you can find something useful to recycle - data, equipment, product components, whatever. Your project won't be a complete loss if you can repurpose at least some of its elements.
-

Take Time to Plan Each Day

Strategic planning can be streamlined, as long as you're focused on the right issues. Spending a few minutes each day on these questions will help you see where you have to go:

- What are your goals?
- What strategies are you using to pursue them?
- What obstacles are preventing you from achieving them?
- What could you do differently?
- What resources do you have? What do you need?





Smart Advice for You and the People You Care About

When You Have a Thought about Living in a New Home



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

Simply text, email or call me and I'll get them to you right away.
— Get All Six Reports FREE!

I'm here to guide, lead and protect you
and the people you care about.

JimsJournal.net – Your Home News

**Jim Urban Urban
Companies Real Estate
225 Union Blvd Suite 150
Lakewood, CO 80228**

**Go Green:
Recycle This
Newsletter!**

After you've enjoyed my newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2019 Jim Urban, Urban Companies Real Estate

This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.