

Jim'sJournal.net - Your Home News

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December 2022

Busy December

Dear Friend,

I would like to advise you to savor some moments of solitude as busy December unfolds. The hustle and bustle of the holidays is right around the corner. Here's hoping you can sneak aside a few peaceful hours to sit and savor this month's newsletter. We're ending this year with some great articles.

My reason for the season is to make your life a little easier as you navigate life's greatest transitions. If you or someone you know is going through that transition and is looking to buy or sell a home, do think of me—I'd be happy to help!

All the best to you and yours,

Jim Urban

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A Tale Of Two Siblings

Two siblings worked for their father on the family's farm. The younger sister was steadily given more responsibility over the years, and one day the older brother asked his father to explain why.

The father said, "*First, go to Kelly's farm and see if they have any geese for sale. We need to add to our stock.*"

The son soon returned and said, "*Yes, they have five geese they can sell us.*"

The father said, *“Good. What’s the price?”*

The son went back to the farm and returned shortly . *“The geese are \$10 each,”* he said.

The father asked, *“Can they deliver the geese tomorrow?”* Again, the son went back, and then returned with the answer. *“They can deliver the geese tomorrow.”*

The father told his son to wait and listen, called his daughter in from the fields and said to her, *“Go to Davidson’s farm and see if they have any geese for sale. We need to add to our stock.”*

The daughter soon returned with the answer. *“They have five geese for \$10 each, or 10 geese for \$8 each and they can deliver them tomorrow. I asked them to deliver the five unless they heard otherwise from us in the next hour. And I agreed that if we want the extra five geese, we could buy them at \$6 each.”*

The father turned to the older son, who nodded. He now realized why his sister was given more responsibility and reward.

November 2022 Fun Day Monday Quiz

Which country allows artists to pay their federal taxes with artwork?

A. Mexico

Congratulations to Ralph Albi who won a \$25 donation to a charity of his choice.

Bon Voyage! Easy Travel Tips



Planning a vacation sometime next year? Prevent a disaster before it starts. Here’s how to protect yourself against dishonest travel agents and their possible scams:

- **Shop around.** Never rush into booking a vacation without getting offers from at least two agencies or tour providers.
- **Deal only with reputable travel agencies or tour companies.** Ask for a referral or do your homework to learn if any complaints have been filed against the company.
- **Beware of any too-good-to-be-true offer.** This can include ridiculously cheap prices or “free” trips that require you to attend a seminar. If anything is two-for-one or includes a free stay, then read the fine print before signing anything.
- **Ask for details.** Find out about all the terms before agreeing to buy. Ask for specific names of airlines, hotels, restaurants, tour providers or any other vendor mentioned as a part of the package. Also ask if there’s a cancellation policy.
- **Don’t pay all at once.** If you’re told to pay in advance, then ask if you can pay only a deposit. Using a credit card is safest because you retain your right to dispute the charges if the services were misrepresented or never delivered.

December Round Up

National Haiku Poetry Day, Dec. 2. A day to celebrate an ancient Japanese poetry form, the haiku.

Human Rights Day, Dec. 10. Honors the adoption of the Universal Declaration of Human Rights (UDHR).

First night of Hanukkah, Dec. 18. The beginning of the 8-night Jewish holiday celebrating the dedication of the Temple of Jerusalem.

Christmas Day, Dec. 25. A Christian holiday celebrating the birth of Jesus.

First Day of Kwanzaa, Dec. 26. A 7-day celebration of African heritage and culture that continues until Jan. 1.

Need to find a business who gives Exceptional Service?

Jim can help with his 5 Star Referral Center. To see the businesses Jim refers to his family, friends & clients

Just Go To:

Denver5StarReferralCenter.com

Enter the type of business you need in the search engine.

Healthy Health Tactics

Good health isn't an accident of genetics. It's a habit—or it can be, if you're serious about practicing it. Here are a few tips for staying in shape and healthy under any circumstance:

- **Move around.** Maybe you can't devote a few hours to a full workout every day, but you can burn a few hundred calories by adding even a little physical activity to your routine. Get out of your chair and take a brisk walk around the office, use the stairs instead of the elevator, pick a parking spot that is far from the entrance and so forth.
- **Eat relaxing meals.** Take your time when eating breakfast, lunch and dinner. People who race through their meals, or eat while they're doing something else - such as working or watching TV - tend to eat more. Sit down, slow down and enjoy your food without distractions.
- **Stop when you're full.** Most of us were taught to eat everything on our plate, and the idea of "wasting" food seems downright wrong to many people. But you'll add unwanted weight by forcing yourself to finish meals when you're already full. Save your uneaten food and enjoy it the next day as a snack or as leftovers to avoid wasting it.

Love Chocolate? Could Be A Good Thing!

Chocolate doesn't just make you feel better when you're depressed (or happier when you're not). Some evidence shows that it could actually be good for your health. According to a meta-analysis of medical data reported in the *British Medical Journal*, eating chocolate might decrease your risk of heart disease by 37% and your risk of stroke by 29%.

The darker the better - at least 70% cacao and up is where the good stuff is! It's best to stay away from traditional candy bars because they are highly processed, which can diminish the slim health benefits of chocolate.

Free Reports!

- How Sellers Price Their Homes
- Making the Move Easy On the Kids
- Five Big Mistakes Home Sellers Make
- How To Buy A House With Little (Or No) Money Down

**Free Newsletter
Subscription!**

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Best Practices For Giving Gifts At Work

If you're thinking about giving gifts to your employees during the December holidays, that's a good idea, but approach it with caution. Here are some basic pointers:

- **Don't exclude people.** Give gifts to your entire department. Handing out presents to some and not others will only cause resentment and trouble.
- **Be consistent.** Give everyone the same item or a gift that is similar in price and style. Don't give any one employee a present that stands out from the rest.
- **Go beyond the workplace.** Don't limit yourself to professional or workplace-related gifts. Decorative items for the home are usually appreciated as much as workplace accessories.
- **Be careful when giving food.** Some employees might have religious or medical restrictions on what they eat or drink. You should know your recipients well enough to steer clear of potential minefields.
- **Make returns simple.** You can't please everyone. Include gift receipts so people can return or exchange your presents without trouble.



A Sunrise For Your Health

Want to get fit? Try getting out of bed earlier. In a study conducted at *Northwestern University*, researchers gave 54 people wrist monitors that tracked their sleeping patterns and exposure to light for a week and told them to keep detailed records of what they ate.

The researchers also measured participants' activity level and age, as well as the season they were being monitored.

The researchers found that exposure to early morning light, whether natural or artificial, was associated with a leaner body weight. The reason, they speculate, is that light might play a role in regulating the metabolism, similar to its effects on wakefulness and alertness. The connection isn't conclusive, but getting up a little earlier might be worth a try... rise and shine!

Listen To Your Internal Clocks

The “clocks” in our bodies are important to maintaining good health—and interfering with them can cause big problems, according to researchers.

Three researchers recently won the Nobel Prize for their work studying how these clocks influence every cell in the human body. According to the *NPR website*, pulling an all-nighter for work or school, or jet lag from a transatlantic flight, can cause blood pressure to go up, disrupt hunger hormones, and increase blood sugar levels.

You can overcome these problems in time, but a regular schedule that throws off your body clock can lead to such health problems as weight gain and Type 2 diabetes. Late-night snacking can also disrupt your body clock. When darkness falls, your “master clock” advises other clocks not to eat. When you override that command, the pancreas starts releasing insulin to break down the food, which can reset the pancreatic clock and take it out of synch with other clocks in your body.

The takeaway? Be attentive and tune in to the clocks inside your body for better health.

International Manners

Traveling abroad is stressful enough without accidentally offending the people you're visiting. Check out these warnings from the *BuzzFeed* website to steer clear of a faux pas during a trip to a foreign nation:

- **China.** Don't give any item or gift with the number four in it. The Chinese word for "four" sounds close to the word for "death."
- **Denmark.** You'll show bad manners if you take the last item of food off a plate. If you want a little more, take only part of it and leave the rest.
- **India.** Only use your right hand when eating or passing food. The left hand is considered unclean in India, as well as in Africa and the Middle East.
- **Japan.** Don't stick your chopsticks straight up in a bowl of rice because rice is presented this way during funerals. Doing it during a meal will be seen as bad luck.
- **Mexico.** Your server won't bring your check to the table before you ask for it, so don't assume he or she isn't being attentive to you.
- **Netherlands.** Never gift a knife or anything with a sharp edge, such as scissors. These items are considered unlucky.
- **Venezuela.** If you arrive on time for a business meeting, you'll appear greedy and rude. You're actually better off being 10 or 15 minutes late.

Seeing Santa Claus

A grandmother took her grandson to the shopping mall in December to see Santa Claus. The young boy was very excited to sit on Santa's lap. "Now, little boy," Santa said, "tell Santa what you want for Christmas."

In a loud voice, the boy shouted, "I want a Play Station, and a new bike, and some books, and—"



"You don't have to shout," Santa chuckled. "Santa isn't hard of hearing." The boy leaned forward and whispered, "No, but my grandma is."



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!**

Simply text or call me at (303) 588-7000 and I'll get them to you right away.

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

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