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February 2023

All You Need Is Love

Dear Friend,

I hope you enjoyed your January – it always goes by so fast! Getting the holidays packed away and working on New Year's resolutions seems to fill the month! How are you doing with those, by the way?

This month's newsletter is a nod to the theme of the month: love! This issue has fun valentine's stories and funnies, and a great recipe perfect for a surprise Valentine's dinner.

If you or someone you know wants to buy or sell this spring or summer, call me now and we can get that ball rolling! It's never too late to get started!

Warm regards,

Jim Urban

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Valentine's Day Delights Both Individuals And Industries

During the Middle Ages, a French duke spent his long days as a prisoner in the Tower of London writing love poems to his wife. The British Museum has 60 of those poems in its collections and claims they are the first valentines. The idea caught on, and soon many love-struck suitors were singing or reciting their verses to the object of their desire. Young ladies were too modest in those days to reciprocate.

Today, the verses exchanged by sweethearts of both genders are composed by writers for a massive card industry that counts Valentine's Day as second only to Christmas in greeting card sales.

Love and friendship are conveyed not only with cards on Valentine's Day. Other industries benefit: Florists sell single or massive bouquets of red roses, candy manufacturers sell thousands of heart-shaped boxes of chocolates and hard candies (\$1 billion in sales, with 75 percent of that from chocolate), and restaurants promote romantic dinners for two.

Bottom line: Don't ask loved ones if they feel it's necessary to "do something special." Just do it. Make heart-shaped pancakes or meatloaf or PB sandwiches, serve breakfast in bed, eat supper by candlelight, spray shaving cream on the bathroom mirror in the shape of a heart and an arrow, or get up early and scrape the snow off the windshield of your beloved.

Most importantly, remember to say, "I love you."

Oh, and buy some Necco heart-shaped Sweethearts and check out the imprinted conversation, such as "Be Mine." The company produces 8 billion of them a year!

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Market? or Want To Know How
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a "Pit-Bull" When You Find
Your Dream Home?**

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Then Click on one of the two
buttons: "Im looking For My Next
Home" or What is My Current
Home Worth?"

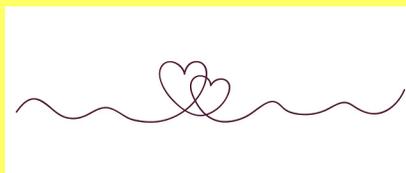
Unexpected Valentines

Valentine from your dog: Valentine, I love you to kibbles and bits! I still can't believe I found a human who loves sunsets and long walks on the leash as much as I do!

From your cat: Valentine, I am marginally less indifferent to you than I am to others.

From the National Security Agency: Valentine, I love listening to you talk.

From a young adult: Baby, you are the only one in this dystopian world of blindly conforming adults who understands me.



February Roundup

Freedom Day, Feb. 1. This day commemorates the signing of a resolution for the 13th amendment to the American Constitution, which proposed the abolishment of slavery.

Groundhog Day, Feb. 2. This American tradition celebrates the weather prediction made by a groundhog.

National Pizza Day, Feb. 9. Whether you call it a pizza or a pie, it's time to celebrate that crowd-favorite food and top it with whatever you like!

Valentine's Day, Feb. 14. Don't forget to express your love and affection to the one who matters most to you.

National Chili Day, Feb. 23. Celebrating the ultimate winter cook-off dish! Do you prefer it with or without beans?

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:

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

Winter Travel Tips

Delayed flights, bad weather, clogged airports - and once you make it through the winter travel obstacle course, you might have to sit next to someone with a nasty cold. Save yourself some time and energy and cut back on your stress with these tips.

- **Pick a morning flight.** If your flight is canceled because of bad weather, then you're more likely to find another flight the same day.
- **Try to find a non-stop flight.** If that isn't an option, then look for connecting flights out of airports that aren't experiencing severe weather. In other words, skip that layover in Buffalo.
- **Charge your electronic devices and have your cables handy.** You might not be able to find replacements at the airport, and if you do, they're often wildly overpriced.
- **Book a window seat.** People in middle or aisle seats are more likely to catch colds from other passengers and the flight crew.
- **Don't forget hand sanitizer.** Keep your hands clean and away from your face to reduce your risk of illness.
- **Have a plan B.** You can't control the weather and you probably don't control the FAA, either.

One-Minute Miracle Workout

You can get the benefits of cardiovascular and aerobic exercise in just 60 minutes a week. Exercise intensely for one minute and leisurely for another minute. Work up to a total of 20 minutes, three times a week.

The good part of the one-minute workout is that after 30 to 60 seconds of pushing yourself, you continue moving, but at a leisurely pace. If you want to do more, then rest for between 30 and 60 seconds, and push toward the intense phase again.

New studies show that this program is as effective as doing more overall minutes of exercise and can be equally as safe.

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

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Exercise Helps Prevent Decline

Pumping iron is no longer just an activity for young men. Women in their 70s and 80s have taken it up to maintain or increase their strength and fight cognitive decline. The weights they use are determined, at first, by what they can lift and how often. According to *Tufts University*, both aerobic activity and resistance training helped prevent a decline in thinking.

Tufts reports research in which 86 women ages 70 to 86 were divided into three exercise groups. One group trained twice a week with machines and free weights. The second group was assigned to aerobic exercise, which was mainly an outdoor walking program. The third group performed only balance and stretching exercises. The Stroop Test measured mental performance for selective attention and the ability to deal with conflicting information. The test also involved problem solving, visual attention and task switching.

After six months on the program, the aerobics group and stretching group became physically fitter and had improved balance. Those who lifted weights and did resistance training significantly improved their average performance on the Stroop Test and tests of associative memory. If these findings nudge you to get started with strength training, then check out *Growing Stronger*, a step-by-step program developed by Tufts experts.

Prevent House Fires This Winter

Heating equipment is the second-leading cause of home fires in North America. But during winter, it is the leading cause according to the *National Fire Protection Association*. To avoid home-heating fires, remember these rules:

Portable heaters fueled by gas, kerosene, wood or coal: All heaters must be at least 36 inches away from anything that can burn. Never leave them on when you are not in the room or when you go to sleep. And never dry clothing on a heater.

Kerosene heaters: Use only the fuel recommended by the manufacturer. (Never use gasoline!) When refueling, turn off the heater and let it cool before adding fuel. Wipe up spills promptly. Store kerosene away from heat or open flame in an approved container.

Fireplaces: Have the chimney inspected prior to the start of the heating season and cleaned if necessary. Creosote builds up in chimneys and causes chimney fires. Always use a sturdy screen when the fireplace is in use. Remember to burn only wood. (Never burn paper or pine boughs.) And never use flammable liquids in a fireplace.

Wood stoves: Be sure the stove meets local fire codes and is properly installed and maintained. Chimney connections should be inspected at the beginning of each heating season. Follow the same safety rules for wood stoves as for space heaters. Burn only wood, and ensure the stove has approved stove boards below it and behind it to protect floors and walls.

Loose Gas Caps Waste Fuel

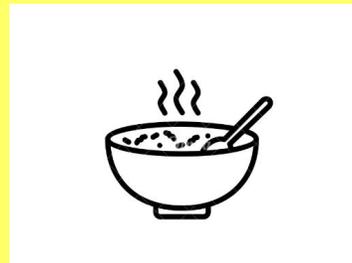
Nearly 20% of cars on the road have a loose gas cap. The Car Council says an unsealed cap allows gasoline to vaporize, reducing your mileage by up to 2 miles a gallon. That's as bad as under inflated tires, dirty air filters and worn spark plugs. Always twist the gas cap until you hear it click. On older vehicles, check for a tight seal.

Driving 55 mph saves gas, but as long as you keep your speed at 65 or under, you'll save fuel on a trip, according to *Edmunds.com*.

On dry roads, use cruise control to maintain a steady speed. On frozen roads, don't use cruise control because you'll want to speed up and slow down as conditions and traffic allow.

Butternut Squash With Tahini Sauce

1 large butternut squash, peeled and sliced (discards seeds and pulp)
2 red onions, cut into wedges
3 tablespoons olive oil
3 1/2 tablespoons light tahini paste
1 1/2 tablespoons lemon juice
2 tablespoons water
1 small clove garlic, crushed
1 tablespoon za'atar spice
1 tablespoon coarsely chopped parsley
(optional)
Sea salt and freshly ground black pepper



Preheat oven to 350 degrees. Toss squash and onion in a bowl with olive oil, 1 teaspoon sea salt and some black pepper. Spread on a baking sheet and roast for 30 to 40 minutes, until the vegetables have taken on some color and are fully cooked.

For the sauce, whisk the tahini, lemon juice, water, garlic and teaspoon of salt until you have a liquid the consistency of honey. Add more water or tahini as necessary.

To serve, spread the vegetables on a serving platter and drizzle with the tahini sauce.

This is a heart-healthy, vegetarian-friendly recipe. Butternut squash is also high in insoluble fiber, which helps control blood sugar to promote fullness and regulate blood sugar.

Tahini-based sauce, made from sesame seeds, is rich in heart-healthy monounsaturated and polyunsaturated fats. The olive oil, which is used to roast the squash, contains omega-3 fatty acids to reduce inflammation and improve cholesterol.



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

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people you care about.

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