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November 2023

Home and Heart: November Insights

Dear Friend,

As you unwind from your day, I hope this newsletter offers a delightful interlude. This month, we dive into the heartwarming tale of father's love for his sons, share insights on balancing solitude and togetherness, and offer surprising smartphone tips to elevate your tech experience.

The holiday season, with its whirlwind of emotions and activities, is upon us. Amid all its hustle and bustle, remember that I'm here to assist you. The journey of buying or selling a home, especially during these times, can be both exhilarating and overwhelming. If you are, or someone dear to you is, contemplating a transition, I'm just a call or text away, ready to offer support and guidance.

May your Thanksgiving be filled with laughter, cherished moments and plates full of scrumptious delights!

Warm regards,
Jim Urban

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Honest Fun

A single father who had been laid off from his job was watching expenses closely for months while applying for every job he could find in his field. Months earlier, he'd made a promise to his two sons—twins—that he'd take them to a nearby amusement park to celebrate their 10th birthday.

When their birthday arrived, the father withdrew money from his savings account.

Explaining that the walk to the amusement park was good for them, he skipped the parking fee by parking blocks away, knowing he'd need the extra cash to pay for lunch.

At the front gate was a sign with two prices listed—one for general admission and one for children under 10. The father realized he could have spent half as much if he'd come just one day sooner. With a sigh, he led the boys to the ticket window and said, "Three general admission tickets, please."

The woman in the booth looked at them and smiled. "How old are you boys?"

"Today is my birthday, I just turned 10," said one boy. "So am I," said the other. "We're twins!"

The woman leaned forward. "You know," she whispered, "you could have asked for two 'Under 10' tickets, and I never would have known."

"Yeah," said the father, "but they would have."

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Market? or Want to Know How
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a "Pit-Bull" When You Find
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MyHomeValueNow.com

Then click on one of the two
buttons: "I'm looking For My Next
Home" or "What is My Current
Home Worth?"

Helpful Tips For Traveling During The Holidays

Bring a power strip or multi-USB charger: Hotel rooms and family homes might not have enough outlets for all of your devices, especially when you're sharing space with others. Bringing a compact power strip can ensure all gadgets are charged.

Use a TV to charge devices: If you forget to bring your plug adapter or the room lacks enough outlets, remember that many modern hotel TVs have a USB slot that can be used for charging devices.

Pack a scarf or multi-use cloth: A large scarf can serve many purposes - a blanket on a chilly airplane, a makeshift pillow, an impromptu bag or even a sunshade.

Bring an empty water bottle: Bring an empty water bottle to fill up after you pass through airport security. Doing so ensures you stay hydrated and also can save you money.

Create digital backups of important documents: Scan or take photos of crucial documents, such as your passport, driver's license and travel insurance. Store them securely in a cloud service or encrypt them on your device. This can be invaluable if you lose the physical copies or need to access information quickly.

Savory Pumpkin And Cranberry Chutney

Ingredients:

2 cups of pumpkin, diced into small cubes
1 cup of fresh cranberries
1 large onion, finely chopped
2 cloves garlic, minced
1/4 cup brown sugar
1/4 cup apple cider vinegar
1 tablespoon olive oil
1 teaspoon ground cinnamon
1/2 teaspoon ground ginger
1/4 teaspoon ground cloves
1/4 teaspoon ground nutmeg
1/2 teaspoon red chili flakes (adjust to taste)
Salt and pepper to taste
2 tablespoons fresh orange zest
1/4 cup orange juice
1/4 cup chopped pecans or walnuts (optional)
Freshly chopped cilantro or parsley for garnish

Instructions:

In a large saucepan, heat the olive oil over medium heat. Add the chopped onion and sauté until translucent, then add the garlic and sauté for an additional minute. Stir in the diced pumpkin cubes, ensuring they are well-coated with the onion and garlic mixture. Add brown sugar, apple cider vinegar, cinnamon, ginger, cloves, nutmeg and red chili flakes. Stir well.



Allow the pumpkin to cook for about 10 minutes, stirring occasionally. If it begins to stick, then add a little water or broth. Add the cranberries, orange zest and orange juice to the saucepan. Stir and let the mixture simmer. The cranberries will begin to pop and release their juices, which will mix with the pumpkin.

Once the pumpkin is tender and the cranberries have burst, add salt and pepper to taste. If you're using nuts, then toast them lightly in a separate pan and fold them into the chutney. Remove from the heat and let it cool slightly. Garnish with freshly chopped cilantro or parsley before serving.

This chutney can be served warm or at room temperature. It pairs beautifully with roasted turkey, but it's also great with other proteins or even cheese.



The mix of pumpkin and cranberry offers a unique blend of sweet, tart and savory flavors that will surprise and delight your Thanksgiving guests.

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November Roundup

World Vegan Day, Nov. 1: To encourage people to consider a plant-based diet and spread awareness about veganism.

Diwali, Nov. 12: Known as the Festival of Lights, a Hindu celebration that symbolizes the triumph of light over darkness.

Remembrance Day, Nov. 11: Honors the members of the U.S. armed forces who lost their lives in World War I and subsequent conflicts.

World Kindness Day, Nov. 13: Reinforce that compassion links us all together and has immense power to bridge the gap between nations.

Thanksgiving, Nov. 23: Celebrated on the fourth Thursday of November as a day for Americans to express gratitude and often marked by a large feast.

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Quick Tips For Smartphone Bliss

About 85% of North Americans have smartphones, which we use for sending texts, making calls, web browsing, getting directions, shopping for products online, and much more. Yet even if you know your way around your smartphone, you can boost productivity and reduce friction by enabling the right services and installing certain apps.

For example, most everyone receives spam calls, but with Android and iOS, you can block many of them by toggling on the built-in spam blockers. There's no simple way to block all spam text messages, but you can block certain numbers, including spammers, through the built-in messaging platforms.

Notifications also might be bombarding you. Fortunately, you can turn off notifications from websites and low-priority apps in the settings menu. Have a friend on Facebook who won't stop posting and is filling up your feed? You can snooze that friend.

Privacy is another major issue. Many phones and apps will share your location automatically—not just with authorized apps, but with friends and family, too. You can enjoy peace of mind by turning off location sharing.

Finally, if you're constantly running out of storage space on your phone, then remember you can store such things as photos and videos on the cloud. Besides cloud services offered by Google and Apple, you can opt for pCloud, Tresorit or other apps.

Creative Household Hacks

Revive stale bread: If you have a loaf of bread that's getting stale, then run it quickly under a tap to wet the crust and place it in a preheated oven for about 10 minutes. The steam will refresh the inside and the oven will crisp the crust, making it almost as good as new.

Use shaving cream to prevent mirrors from fogging: After a hot shower, mirrors tend to fog. By applying a small amount of shaving cream *before* you take a shower, and then wiping it clean, you create a protective layer that prevents fogging.

White bread for glass clean-up: After breaking a glass and picking up the large pieces, press a piece of white bread over the area. The soft bread will pick up tiny, unseen shards.

Use ice cubes to remove furniture dents in carpet: If your furniture has left noticeable dents in your carpet, then melt an ice cube in each dent. The carpet fibers will absorb the water, swell and bounce back, reducing the appearance of the dent.

Coffee filters for cleaning screens: The fine texture of coffee filters makes them excellent for cleaning screens on TVs, computers and phones. Because they're lint-free, they will leave no residue.

Exercise Boosts Heart Health Regardless Of Weight Loss

Regular exercise can enhance cardiovascular health, even without significant weight loss. Harvard and Brigham and Women's Hospital studies found up to a 41% reduction in cardiovascular risk from moderate exercise.

This benefit isn't solely attributed to weight changes; only 10% was due to body mass index shifts. Blood biomarkers, blood pressure and cholesterol improvements accounted for the majority of the risk reduction.

Notably, even light activity that burns 200–599 calories weekly decreased cardiovascular risk by 27%. The study shows that the heart's benefits from exercise extend beyond the numbers on the scale.



Book Club, Anyone?

Calling all book lovers! As the pages of life continue to turn, a book club offers a way to embrace the joy of reading while fostering meaningful connections with like-minded individuals.

Whether you have a passion for classic literature, mysteries, memoirs or any other genre, starting a book club tailored to your interests can be an enriching and rewarding endeavor.

Step 1: The first step in forming your book club is to decide which types of books to read. Your club could invite people to read and discuss one book, or everyone can read a book and give a report. You can limit the books to one genre, such as romance, or allow people to read whichever book they want.

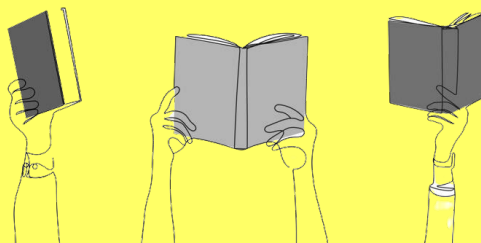
Step 2: Organize the club's structure. Decide on the frequency of meetings, such as once a month or biweekly, depending on everyone's availability. Rotate the host's home to keep things fresh and exciting.

Step 3: Compile a diverse reading list that encompasses various genres, time periods and cultural perspectives. By including a mix of familiar classics and contemporary bestsellers, you'll ensure each member finds a book to enjoy..

Step 4: Invite people in your community to join the book club through word of mouth, community bulletin boards or social media. When advertising the club's appeal, mention that it offers a chance to delve into great books and an opportunity to make new friends.

Step 5: Decide on the format and activities. During your meetings, encourage open discussions about the selected books. Offer prompts to explore themes, characters and personal connections to the story.

Remember, starting a book club tailored to your reading interests is an enjoyable way to embark on literary adventures while forming cherished friendships. Happy reading!



A book is a dream that you hold in your hand.

- Neil Gaiman



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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