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Blossom This Spring

Dear Friend,

Spring is in the air, and with it comes a sense of renewal and fresh possibilities. In this newsletter, you'll find thoughtful stories, tips and insights to help you refresh your mindset, home and routines.

Spring is all about new beginnings, and sometimes, that means buying or selling a home. Whether you're looking to find the perfect space for this season of life or move on to your next chapter, I'm here to guide you every step of the way.

Wishing you a fresh, uplifting start to spring. Let me know how I can help - new opportunities are just a conversation away.

Wishing you all the best,

Jim Urban

THE JOY OF FRESH STARTS

Spring whispers renewal and growth. From blooming gardens to brighter days, March invites us to declutter our homes, minds and routines.

It's the birds returning with songs of cheer, and the scent of blossoms in the crisp, clear air. Windows are flung open, letting sunlight peek through, promising something refreshingly new.

MARCH 2025

INSIDE THIS ISSUE

The Joy Of Fresh Starts

No Contact, No More

Cozy Wilted Salad

Foods To Brighten Your Mood

The Profound Power Of Awe

Forgotten Art Of Writing Letters

Quiet Magic Of A Slow Morning

Hidden Giant Beneath The Waves



Spring is a time to refresh — to swap heavy coats for lighter layers, open the windows and embrace the longer days.

It's also the perfect season for a new mindset.

Whether you're clearing clutter, revisiting goals or starting new habits, growth begins with fresh energy.

As the days get brighter and longer, take a deep breath, set your sights forward and step into the possibilities ahead.

NO CONTACT - NO MORE

A growing trend online and offline is people going "no contact" with friends or family. A Cornell University study found 27 percent of American adults are estranged from at least one family member.

While some people cut ties to escape abuse or political conflicts, others seek to rebuild relationships later. Here are tips for reconnecting:

- **Let go of the past:** Avoid dwelling on reasons; complete understanding might never come.
- **Listen openly:** Hear that person's side without defending yourself and acknowledge their frustration.
- **Apologize:** Apologies show strength and foster healing.
- **Be your current self:** Stay true to who you are now and avoid old family roles or dynamics.

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or

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COZY WILTED SALAD

Like a warm hug in a bowl, this salad is soft, savory and full of comfort. Tender greens, sautéed veggies and a rich balsamic drizzle come together in this simple and healthy dish.

Ingredients:

1 tbsp olive oil
1 small yellow onion, thinly sliced
2 cloves garlic, minced
1 cup cherry tomatoes, halved
1 small zucchini, thinly sliced into half moons
1 cup baby spinach or kale
½ cup canned chickpeas, drained and rinsed
2 tbsp balsamic vinegar
1 tsp honey (optional, for sweetness)
1 tbsp water
½ tsp dried oregano
Salt and pepper to taste
¼ cup crumbled feta cheese or shaved Parmesan (optional)

Directions

Sauté the Aromatics. Heat the olive oil in a large skillet over medium heat. Add the onion and cook for 5–7 minutes until soft and translucent. Add garlic and stir for another 30 seconds.

Cook the Vegetables. Add cherry tomatoes and zucchini to the skillet. Cook for 4–5 minutes, stirring occasionally, until the tomatoes release their juices and the zucchini softens.

Wilt the Greens: Toss in the spinach or kale and chickpeas. Stir gently until the greens are wilted and everything is warmed through.

Add the Dressing: In a small bowl, whisk together the balsamic vinegar, honey, water, oregano, salt and pepper. Pour the mixture over the salad and toss everything in the skillet until evenly coated.

Season and Serve. Remove the skillet from heat. Transfer the warm salad to a serving dish and top with crumbled feta or Parmesan cheese for a tangy finish. Serve immediately while still warm.



FREE REPORTS!

Free Information!

- ☒ 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



FOODS TO BRIGHTEN YOUR MOOD



As the season shifts, what you eat can boost your energy and mood. According to Harvard Medical School, foods rich in omega-3 fatty acids, vitamins and minerals play a critical role in boosting mood and brain health. Here are five foods to incorporate this spring:

Spinach – Rich in folate and magnesium, spinach combats fatigue and brain fog. Add it to salads, omelets, or smoothies.

Strawberries – Packed with antioxidants and vitamin C, they're a refreshing way to sweeten your day.

Avocados – Loaded with healthy fats, avocados support brain health and keep you feeling satisfied.

Asparagus – High in fiber and folate, asparagus is great for digestion and overall energy.

Salmon – Rich in omega-3s, salmon reduces stress and improves focus.

Combine these foods in vibrant spring dishes for meals that nourish your body and mind, and energize and uplift you.

PROFOUND POWER OF AWE

Awe is the feeling of wonder sparked by something vast, sublime or unexpected. While nature often evokes this emotion, a 2017 study revealed that profound awe is more commonly inspired by acts of moral beauty—like courage, kindness or selflessness—than by material wealth or possessions.

According to Dacher Keltner, author of *Awe: The New Science of Everyday Wonder*, awe reduces stress, improves physical symptoms, such as headaches, and fosters a deeper sense of meaning and connection. It can also help people be less self-focused and more inclined to help others.

Awe has been linked to spiritual experiences, as noted in a 2013 *Psychological Science* study. “Healthy doses of awe nourish us,” writes Keltner, “leaving us feeling strengthened, empowered and alive.”



FORGOTTEN ART OF WRITING LETTERS

In a world of texts, emails and instant replies, the handwritten letter has become a rare and beautiful thing - a small act of thoughtfulness that feels more personal than a digital message ever could.

Writing a letter forces us to slow down. It's about more than words; it's about intention. From choosing the paper to feeling the scratch of the pen against it, every step feels deliberate. Letters carry a piece of us - our handwriting, our rhythm and our thoughts. They are keepsakes and something to hold onto, unlike a fleeting text.

Studies have shown that writing by hand can reduce stress and strengthen memory, and receiving a letter can create feelings of connection and joy. According to *Psychology Today*, the tactile act of writing engages the brain more deeply than typing and it fosters creativity.



This month, challenge yourself to write a letter. Send one to a friend who lives far away, to a family member you haven't called recently, or even to yourself. Share a story, express gratitude, or simply say "Hello." The beauty of a letter is that it's never just a message - it's a gift.

QUIET MAGIC OF A SLOW MORNING

In a world that races toward the next thing, there is a quiet magic in starting slow.

The magic begins when the soft hum of morning light filters through the curtains and the way it gently stirs the room to life. The kettle sings and steam curls from your cup, carrying warmth to your fingertips — a small comfort, but the kind that lingers.

You pause, only for a moment, and let the world feel still. There's no rush to check a screen or fill the silence. The minutes stretch out like a ribbon, smooth and uninterrupted.

Take a deep breath, stretch and let your mind wander, or simply sit with the sound of the day awakening.

A slow morning is not a wasted morning; it's a gift to yourself, a reminder that life is not about what you accomplish, but how you choose to begin.

Step into the day softly. The rest will follow.





HIDDEN GIANT BENEATH THE WAVES

Researchers exploring the Pacific Ocean near the Solomon Islands have made an astonishing discovery: a colossal coral structure made up of approximately 1 billion polyps, which are the tiny creatures that form corals.

This massive organism measures 100 feet in both width and length, making it one of the largest single corals ever found.

Unlike a reef, which consists of networks of many coral colonies, this structure is a single, uninterrupted coral that has been growing for at least 300 years. Its longevity and scale make it a rare find and highlights the resilience of marine life in the face of environmental changes.

According to *National Geographic*, the coral is so vast that it can be seen from space. However, from the ocean's surface, it blends into the surroundings and appears as an unremarkable rock.

Initially, researchers believed it might be a shipwreck. Even local communities, that have lived near these waters for generations, were unaware of its existence.

This discovery serves as a powerful reminder of the mysteries that still lie beneath the ocean's surface and the importance of protecting these vital ecosystems.

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"Look deep into nature, and then you will understand everything better."

– Albert Einstein





SMART ADVICE FOR YOU AND THE PEOPLE YOU CARE ABOUT

When You Have A Thought About Living in A New Home

5 Big Mistakes Buyers Make And How to Avoid Them

#1 Mistake
Not knowing how much they can afford before they make an offer.
The easiest way to avoid this mistake is to get pre-approved for a mortgage by a lender so you know in advance exactly how much you can afford.
Most pre-approvals are free and will give you a basis to make a more informed purchasing decision when you find the house you like.

#2 Mistake
Not meeting with the winning mortgage can cost thousands of dollars in needless interest and taxes.
Check with your accountant before you make your final decision on which mortgage you're going to choose. Your CPA can tell you what the long-term effects will be on your income, your taxes, and the equity you build in your home over time.
Most people aren't aware that with a standard 30-year mortgage they're paying less and what times the amount of the mortgage in payments. With some advance planning and a simple strategy, they can cut the amount of interest they pay dramatically and save their homes sooner.

#3 Mistake
Not meeting in advance with the real estate consultant represents.
Most people think that the agent they're working with is working for them. But unless they're working as your buyer representative, they represent the seller. There are different types of agency relationships you can have with a Realtor, so make sure you're clear on your options.

#4 Mistake
Not discovering hidden defects before they buy a home.
One of the most expensive mistakes is also one of the easiest to avoid, by having a professional pre-purchase home inspection. Don't get stuck with a money pit. The cost of a professional home inspection is usually a few hundred dollars, but the peace of mind it can give you and the expense you can avoid are worth thousands of dollars.

#5 Mistake
Not knowing how much their credit can affect their ability to buy or refinance a home.
Before you buy a home, many of the details on your credit history can be cleaned up or even eliminated. Your mortgage professional can help you review and prepare your credit file in advance.

This report courtesy of:

5 Big Mistakes Sellers Make And How to Avoid Them

#1 Mistake
Using a Real Estate Agent Instead of a Client-Centered Real Estate Consultant.
When you're looking for help buying or selling property, it's important to remember that the terms "real estate agent" and "Client-Centered Real Estate Consultant" are not synonymous. Being client-centered means always placing the client's needs first. A client-centered consultant will ask pertinent and thoughtful questions. They are the type of questions the typical agent might not even take the time of asking. It is important to have an objective outside source ask probing, intelligent questions before deciding what is truly important about the buyer/seller and consultant to appropriately address the problems and differentiate all the essential objects from the less relevant concerns. Only then can the team work together to craft a very specific strategic process to make the transactions move forward based solely on the needs of the client.

#2 Mistake
Failing to Maximize the "Curb Appeal" of Your Home.
When you're preparing your house for sale, remember the importance of first impressions. A buyer's first impression can determine whether they'll choose to look inside. It's estimated that more than 60 percent of shoppers decide to purchase a home even before they get out of their car. With this in mind, be sure to spend a little time on your home and take a realistic "fresh look." Then ask yourself: "If my agent who you can't see to enhance the 'curb appeal,' it could make a significant difference in your final sales price, as well as the speed of your sale."

#3 Mistake
Not Appointing the Buyer's Point of View.
Unavoidable though it may be, a prospective buyer would like to see a perfect home from tip to bottom and inside and out. To improve the likelihood of an easy, fast and profitable home sale, we suggest that you attend to the following items.

On the outside

1. Sweep the front walkway.
2. Remove newspapers, bikes and toys.
3. Park cars away from the property.
4. Trim back the shrubs.
5. Apply fresh, clean paint on your home, wooden fence and walkways.
6. Clean windows and window coverings.
7. Maintain sprinkler systems.
8. Maintain awnings around windows and doors.
9. Make sure roof and gutters are clean and in good condition.
10. Mow the lawn frequently and plant flowers.
11. Keep pet areas clean.
12. Take down out-of-season decorations.

How Sellers Price Their Homes

How Much Should I Offer?
Clients often ask, "How much under the listing price should we offer?"
The best way to understand market value is through comparative research. Professional real estate consultants review and study at least 40 to 60 listings, with 10 to 20, and inspect 5 solid properties to develop a sense of relative worth for properties in a given area.
Additionally, a professional appraisal factors into determining the fair market value of the home. An appraisal protects you because lenders want to make sure that you don't borrow for a home. If the home value does not meet the sale price in the eyes of the appraiser, they'll let you know. At that time, the realtor can renegotiate the sale price or void the agreement and refund your earnest money deposit.

There are four basic factors that influence how sellers price their homes.

- 1. Sellers Get Poor Advice**
Some real estate agents inflate the value of the seller's home in an effort to obtain the listing. There's a natural tendency on the part of sellers to list with the real estate agent who gives them the promise of the highest selling price.
When homes are overpriced, they
 - Stay on the market longer
 - May not sell
- 2. Sellers Set an Unrealistic Price for Emotional Reasons**
These sellers believe their home is worth every penny of their asking price for personal reasons. Sometimes they lose their objectivity and focus on features that seem more valuable to them (rather than to the buyer). For example, the suede wall-covering in the master bedroom may not appeal to potential buyers.
Additionally, some sellers, anticipating resistance to buy, feel it's a good idea to leave a little "negotiating" room in the asking price.

How to Sell Your House for the Most Money In the Shortest Amount of Time

Your imagination is the most powerful tool you have to improve the value of your property - and it's free. Here's how: Step out of your own shoes and step into your potential buyer's shoes. Then take a good, realistic look at your house and property, and consider: Is it appealing? Can you imagine yourself living there comfortably? Or do you imagine yourself putting in a lot of work to make the house and property acceptable?

Most buyers are interested in three things about a property they're considering:

- Visual appeal (landscaping, spaciousness, cleanliness, color, lack of clutter)
- Maintenance (everything in working order, nothing to repair or paint)
- Safety (locks and deadbolts, burglar/fire alarm systems, business of the neighborhood)

If a potential buyer can form a good mental picture of living in your house - no sale! With this in mind, you'll want to give your property a good, hard look from the outside in. You want to create a fabulous first impression so everyone will want to come inside.

What to Look For On the Outside:

- **Roof and gutters:** When buyers look at your house from their car, about 30% of what they see is your roof. Be certain it's in good repair.
- **Landscaping:** A well-manicured yard and a smooth, even driveway reassure potential buyers that you care about your property. A yard free of mud and weeds suggests a good sprinkler system and low maintenance.
- **Paint and siding:** Neutral colors and a clean appearance are important. Consider repainting or green-washing both your house and roof.
- **Porch or covered patio:** Make sure it's clean and undisturbed.
- **Fence:** Fencing should be in good repair.

Making the Move Easy On the Kids

Most often, a move represents an important step forward for the adults in the family because of a new job, promotion, transfer to a different office, or financial success has allowed them to buy a more comfortable home in a different neighborhood.

Moving from one house to another is seldom easy and enjoyable for adults (who choose to move), and can be especially troubling for children (who prefer to stay where they are). But if parents are mindful of their children's concerns and needs, they can minimize distress and discomfort.

A Move Affects Children and Adults Differently

People typically live in a house for about five years and then move on as their jobs and incomes allow. Five years is a small percentage of an adult's life, but it's half the lifetime of a 10-year-old. It includes almost all the years he or she can remember. It may be the only home the child's ever known, and the place she feels most safe and comfortable.

A house is much more than a place to live to children. It's the center of their world, associated with familiar activities, sights, and sounds. A move threatens a child's security and leaves something unknown in its place. Their friends, and the familiar streets, schools, shops, trees and parks are gone. The new neighborhood is someone else's world.

The impact of a move on a child starts about the time he or she first hears about it, and often continues until the new house becomes home. It's not necessary to tell young children about the big change immediately, although they must hear about it from their parents before someone else tells them.

Expect that your children may be even more distressed after the move. The new house will not be comfortable or beautiful the night the moving van leaves, or for months after. The furniture won't fit the rooms, and the floor will be covered with half-unpacked boxes. The children won't know anyone at school and, if you move during the summer, they may have little opportunity to meet others their age. They'll need your help. Plan ahead to support and comfort them and ease the stress of the move.

How to Stop Wasting Money on Rent and Own a Home Instead

If you've always rented a place to live, buying a home can seem like a monumental undertaking. This report breaks down this home buying process into clear steps.

Seven Steps to Transition from Renter to Homeowner

- 1. Identify Your Needs and Wants**
Begin your search by considering the kind of home you need and want. Write down your specific requirements, such as the number of bedrooms, size of yard, floor plan, location, schools, etc.
- 2. Determine How Much You Can Realistically Afford**
Consider your budget and financial obligations. Decide what monthly mortgage payment you can really afford. Most mortgage consultants advise limiting your payment to no more than one-third of your net monthly income. If you're unsure, contact your mortgage consultant to assist with the calculations.
- 3. Get Pre-Approved by a Mortgage Consultant**
When you know in advance the amount of loan you can obtain, you can focus on searching for houses in your targeted price range. This can save you time when you find that perfect home, because select favor buyers who are pre-approved.
Experienced mortgage consultants can let you know what specific loan programs are best for you. By taking a look at your financial situation and credit history, a mortgage consultant will tell you if you can qualify for the home you want and will find a loan that best suits your needs.
For the approval process, you and your mortgage consultant will complete the required documentation and submit it to an underwriter. A pre-approval is an actual loan commitment from a mortgage consultant or lending institution. This means that you definitely qualify for a loan. Talk to your mortgage consultant about the costs and time involved to secure pre-approval.

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