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June Joys

Dear Friend,

I hope you're doing well and soaking up the early days of summer. I'm excited to share this June newsletter, which is filled with ideas, tips and a few reflections that I hope will add extra brightness to your season.

Your home is more than a place; it's a backdrop for life's most-precious narratives and moments. My mission is to guide you through the intricacies of real estate, whether you're buying or selling or simply seeking advice about the market.

I'm grateful for the opportunity to connect with you through this newsletter. Until we meet again in the pages of our next issue, may your June be filled with warmth, exploration and moments that invite reflection and joy.

Wishing you a joyful summer!

Jim Urban

The Uncounted Promise

You've heard the saying, "Don't count your chickens before they hatch." It's one of those bits of wisdom we tend to brush off — until life reminds us why it stuck around. In today's fast-paced world, we often rush to experience results and define success by what we can measure. But that endearing phrase is a gentle nudge to slow down.

Each unhatched egg holds more than just potential; it holds a promise. It's not a guarantee; but an invitation.

JUNE 2025

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A quiet chance to nurture something without demanding immediate proof that everything will eventually work out. Yet we find ourselves penciling in outcomes and charting the end before the beginning has had its moment.

Some of the most meaningful things in life unfold on their own time. Love, growth, creativity and healing don't thrive under pressure or deadlines: instead, they need space, patience and trust. The kind of care that doesn't rush, but simply shows up repeatedly.

What if we stopped counting and started tending? What if we stopped chasing certainty and started honoring the mystery? Life is a garden, not a scorecard — messy, unpredictable and often slow to bloom.

Maybe the real measure of success isn't in how many chickens you end up with.

Maybe it's in how tenderly you hold the unknown, how willingly you trust the process and how bravely you believe in beginnings — even the uncertain ones.

June Vibes And Dad-Wisdom

June is here — longer days, warmer nights and a good excuse to fire up the grill. (Thanks, Dad.)

It's also when we tip our hats to the father figures who've taught us everything from changing a tire to changing our perspective. Their classic one-liners and quiet life lessons stick with us, sometimes more than we care to admit.

This month, let's celebrate the wisdom, the wit and the well-timed dad jokes that helped shape who we are.

Here's to the guys who taught us how to do the hard stuff — and laugh along the way. And if you haven't called him lately, then this is your sign.

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buttons: "I'm looking For My Next
Home" or "What is My Current
Home Worth?"



Grilled Corn, Avocado And Tomato BBQ Salad

This vibrant salad, perfect for summer BBQs, is packed with fresh, grilled veggies and a zesty lime dressing.

Salad Ingredients:

4 ears of fresh corn, husks removed
1 red bell pepper, diced
1 avocado, diced
1 pint cherry tomatoes, halved
1/2 red onion, thinly sliced
1/4 cup fresh cilantro, roughly chopped
4 cups mixed greens

Optional:

Grilled chicken, shrimp, or tofu for extra protein

Zesty Lime Dressing Ingredients:

2 tablespoons olive oil
2 tablespoons lime juice
1 tablespoon apple cider vinegar
1 teaspoon smoked paprika
1/2 teaspoon ground cumin
1 teaspoon honey (or your preferred sweetener)
Salt and pepper, to taste

Instructions:

Preheat your grill to medium-high.

Grill the corn on the cob for about 10-12 minutes, turning occasionally, until lightly charred. Once cooled slightly, cut the kernels off the cob into a large mixing bowl.

Prepare The Vegetables:

Add the diced red bell pepper, halved cherry tomatoes, thinly sliced red onion and chopped cilantro to the bowl with the corn. Gently fold in the diced avocado.

Make The Dressing:

In a small bowl or jar, whisk together the olive oil, lime juice, apple cider vinegar, smoked paprika, cumin and honey. Season with salt and pepper to taste.

Assemble The Salad:

Place the mixed greens on a serving platter. Spoon the grilled corn and veggie mixture over the greens. Drizzle the dressing evenly over the salad, toss lightly, if desired, or serve as a layered dish.



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



WANT BETTER HABITS?

Your chances of losing weight increase when your friends are shedding pounds. Your work ethic improves when you admire and model yourself after a strong-disciplined individual. The same results apply to self-control: When you see others setting goals and sticking to them, you're more likely to do the same.

A study from the University of Georgia found that even thinking about someone who possesses good self-control can boost your ability to stay disciplined. This was the first study to demonstrate that self-control is contagious within social and work circles.

The effect is so strong that researchers discovered a simple flash of a name associated with high or low self-control influenced participants' behaviors, meaning that the habits and level of discipline of those around you — whether positive or negative — can subtly shape your own choices.

By exhibiting self-control, you can inspire and positively impact the people around you. If you stick to an exercise routine, then your discipline could encourage others to stay committed to their fitness, financial or career goals. Psychologists suggest that your example can help reinforce good habits in the people closest to you.

However, the opposite is also true. People with poor self-control can influence others negatively and spread such behaviors as unhealthy eating, smoking or procrastination. Because humans naturally mirror the behaviors of people around them, these bad habits can take root if left unchecked.

Ultimately, the choice is yours. You can't blame your friend for your second helping of cake, but you can choose to surround yourself with people who inspire you to be better. The good news? You don't need to overhaul your entire social or work life. Simply thinking about a disciplined individual — whether a friend, mentor or historical figure — can strengthen your own self-control.

So, who will you let influence you in a positive way?



MELBOURNE'S TREES ARE GETTING FAN MAIL!

During 2015, the city of Melbourne came up with a clever idea: give each of its 70,000 trees a unique ID number and an email address. The practical goal was to help citizens report fallen branches, damaged trees or tree-related trouble. Each tree's email was linked to a database, making maintenance a breeze.

But then something adorable happened. People didn't simply send emails to report issues; they wrote to the trees. They sent love letters, shared life updates and checked in on their leafy friends. One particularly lucky elm received a sweet note: "I hope you're doing well this autumn!"

Instead of shutting down the program, the city leaned into the fun and turned it into a PR success. Some emails even got replies (although Melbourne's city employees might wish the trees could type the responses.)

Of course, these trees aren't actually scrolling through their inboxes, but that hasn't stopped people from sending a little love to their favorite branches!

XERISCAPING: LOW-MAINTENANCE LANDSCAPE THAT SAVES WATER

Xeriscaping is a sustainable landscaping approach that uses drought-tolerant plants to conserve water while still creating a beautiful outdoor space. The term comes from the Greek word xeros, meaning "dry," and the practice is designed to minimize the need for irrigation and maintenance.

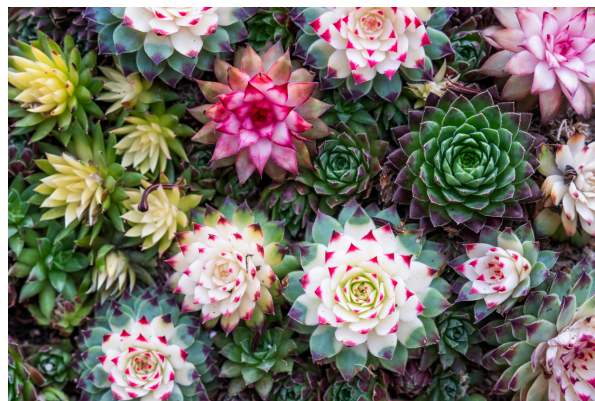
A key principle of xeriscaping is strategic plant placement. Plants that require more water should be positioned closer to the house; those that can thrive with little or no irrigation can be placed farther away, reducing the need for extra watering.

Many popular perennials fit perfectly into xeriscaped gardens, including hen and chicks, yucca, sedum, yarrow (Coronation Gold and Moonshine), sagebrush and lavender. These plants withstand dry conditions and add color and texture to the landscape.

Container plants and annuals, which, typically, need more water, should be kept near the house and a water source for easy maintenance. To embrace

xeriscaping further, you can expand your patio, add stone pathways or replace sections of your lawn with drought-resistant shrubs and plants.

By incorporating xeriscaping principles, you can create a low-maintenance landscape that saves water and enhances the beauty of your outdoor space.



4 TRENDS REDEFINING LIFE, WORK AND THE WORLD

June 2025 marks a turning point in how innovation will reshape the way we live, work and connect.

Emerging trends reveal a future in which technology, sustainability and community intersect in transformative ways.

1. The Hybrid Work Revolution 2.0

Although remote work is now common, hybrid models are evolving further. According to Gartner Inc.'s 2025 "Hybrid Work Trends Report," companies are integrating flexible office designs and advanced virtual tools to boost productivity, redefine work-life balance and create a more-adaptable workforce

2. Ethical AI And Human-Centered Technology

AI is becoming an everyday reality with a strong focus on ethics. World Economic Forum's 2025 "Ethical AI Report" shows new AI tools — from mental health apps to personalized learning — are being designed with empathy, fairness and transparency, ensuring technology enhances both efficiency and individual well-being.

3. Sustainable Solutions For A Greener Future

Environmental challenges are fueling breakthroughs in sustainable innovation. McKinsey and Company's 2025 "Sustainability Outlook" notes that advancements in renewable energy, smart urban planning and eco-friendly products are reshaping industries. Startups and established companies are investing in green tech, such as solar infrastructure and biodegradable materials, to reduce carbon footprints and build resilient communities

4. Blending Digital And Real-World Experiences

AR and VR are merging the digital and physical worlds by transforming tourism, education and local arts. According to the International Data Corp's 2025 "AR/VR Forecast," these immersive technologies offer innovative ways to engage with history, nature and creativity, making cultural events more accessible and engaging.

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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 realizing that the wrong 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 twice as much as they need to. 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 realizing in advance whom 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 profound and insightful questions. They are the type of questions the typical agent might not even take the risk of asking. It's important to have an objective outside source ask probing, intelligent questions before disclosing what is really important about the buyer/seller and consultant to appropriately address the problems and offer solutions to 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 50 percent of shoppers decide to purchase a home even before they get out of their car. With that in mind, be sure to spend about 10 minutes to make sure your house looks like a "realistic" first look. Then ask yourself: "What would my agent want you to do 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 Appreciating the Buyer's Point of View.

Unreasonable though it may be, a prospective buyer would like to see a perfect home from top 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, bins and toys.
3. Park extra 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 walkways 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, plus 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 overpay 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?

1. 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.

2. 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 peen-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 house in a different neighborhood.

Moving from one house to another is seldom easy and enjoyable for adults (who chose 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 home 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 house 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 sellers 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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Jim Urban
Urban Companies Real Estate
225 Union Blvd Suite 150
Lakewood, CO 80228

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