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Small Steps, Big Changes

Dear Friend,

As the leaves turn and the air cools, October reminds us of the beauty of change—both in nature and in life. That's the theme running through this newsletter: how small, intentional actions can lead to meaningful, lasting growth.

This issue is filled with simple, doable ways to savor the season and care for yourself and your home. I hope you'll take a moment to enjoy it—and maybe even try out a new habit or two.

October is so reminiscent of the transient nature of life. If life is changing for you or someone you know, and a location shift is on the horizon, then I hope you'll think of me - buying or selling a home is a huge transition, one I am skilled in and in which I would love to support you or someone in your circle.

Here's to small steps, big changes, and a cozy, colorful October!
Warmly,

Jim Urban

Bamboo Lesson

In a quiet village, a gardener planted a special kind of bamboo. He watered it daily, tended the soil and waited. Weeks passed, then months and then a whole year, but there was no sign of growth.

Neighbors laughed and shook their heads. Still, the gardener cared for it patiently. For five long years, nothing sprouted above the ground. But during the sixth year, a tiny green shoot appeared, and then, astonishingly, the bamboo grew more than 80 feet in only six weeks.

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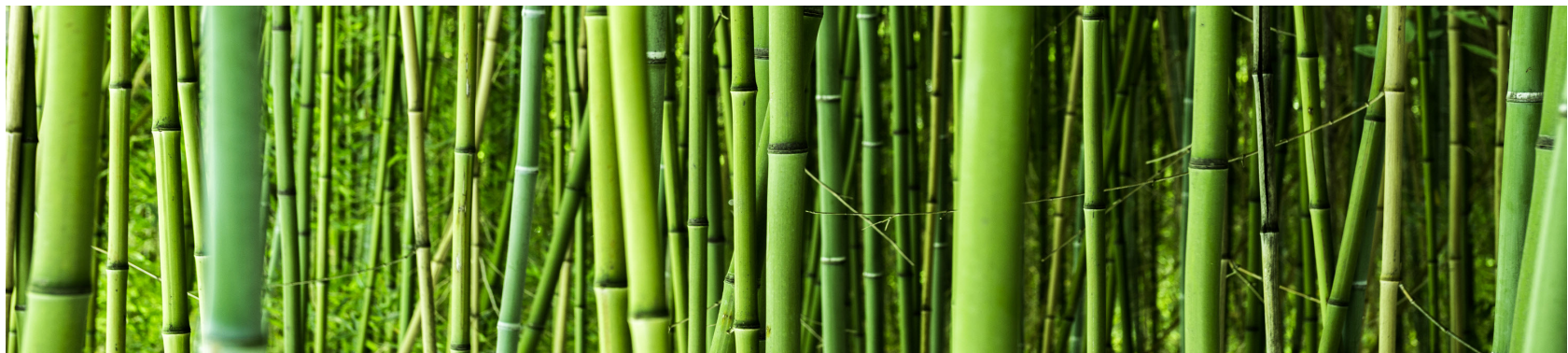
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What had been happening all that time? Beneath the surface, the bamboo was growing an intricate network of roots strong enough to support its future height. Without that foundation, the towering stalks could never have stood tall against the wind. Its quiet preparation was essential, though no one could see it.

We're not so different. Times in our life occur when our efforts seem invisible and progress feels painfully slow. But often, we're laying down roots that build resilience, skills and strength for the rapid growth ahead.

This month, as nature shows us how patience brings harvest, remember: Your unseen efforts might be preparing you for a season of incredible growth. Continue tending your dreams.

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Choosing The Right Mums

With their cheerful domes of color, mums are fall's way of keeping gardens and porches lively as summer fades. Whether brightening up outdoor spaces or bringing a touch of autumn indoors, these blooms are an easy and affordable way to enjoy flowers longer.

Florist Mums

Common in grocery stores and floral shops, these annuals are bred for compact, bushy growth and vibrant colors. Perfect for pots and porches, they're best when bought with plenty of unopened buds for a longer bloom. Remember that they're not winter hardy, so enjoy them while they last.

Garden Mums

Hardy garden mums, on the other hand, can return year after year in certain areas. They grow quickly, prefer being planted in the ground, and have a looser shape with more greenery.

Quick Care Tips

- Provide them with six hours of sunlight daily and moist, well-drained soil.
- Water them deeply, especially during warm weather.
- Perennial mums benefit from spring fertilizer and a midsummer phosphorus boost.
- Pinch off faded florist mum blooms to extend their display.



Why Fall Foods Boost Immunity

As the weather cools and colds creep in, Vitamin A becomes your immune system's best friend. It plays a key role in supporting healthy skin, sharp vision (especially in low light) and your body's natural defenses. And the best part? Fall produce makes it easy to load up naturally.

You'll find beta-carotene, a precursor to Vitamin A, in vibrant-orange fall veggies, such as carrots, sweet potatoes, pumpkin and butternut squash. Your body converts beta-carotene into active Vitamin A, especially when it's paired with some healthy fat, such as olive oil or an avocado.

So when you're roasting squash or making that cozy carrot soup, know that you're eating for wellness in addition to comfort.



Phone Calls Are Back, Baby

Remember when someone calling you was a normal thing? Not an emergency, not suspicious, not terrifying.

Somewhere between voicemails and emojis, the art of the phone call faded. But phone calls are making a comeback, and not just for doctors and delivery drivers:

- A five-minute catch-up with a friend while folding laundry
- A birthday call instead of a text
- A spontaneous check-in just to say "Hi"

Hearing someone's voice is special; there is no buffering nor misread tone, the connection is real and unfiltered, and it's about presence, not perfection or performance.

If you're thinking about someone, then maybe don't wait for the perfect text. Just hit "call" and put the kettle on.

We're bringing it back.



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TAKE A FEW MORE STEPS & LIVE LONGER

Most of us have heard the magic number: Ten thousand steps a day for better health. But is that amount necessary?

A new European study suggests otherwise. If you're like many Americans and average about 3,500 steps daily, then adding only 500 more can make a difference. Hitting 4,000 steps a day might help lower your risk of cardiovascular disease, according to Health.com.

This study is a part of growing research showing that small, consistent changes can lead to big health gains. If you want to lose weight, move more easily or improve your overall health, then start small: Take a few extra steps, swap in one healthy meal or cut back on snacks. Little habits can lead to life-changing results.

YOU KNOW IT, BUT YOU CAN'T SAY IT

Remember that moment when you couldn't recall the name of that ... uh, whatchamacallit?

The word for that mental block is *lethologica*, which is when a familiar word is on the tip of your tongue but refuses to come out.

Authors Roger Kreuz and Richard Roberts explore *lethologica* in their book *Changing Minds: How Aging Affects Language and How Language Affects Aging*.

Turns out the "tip of the tongue" (TOT) phenomenon happens worldwide. It occurs mostly as we age, but most people, across all ages, eventually retrieve the missing word.

Why does it happen?

The authors say TOT episodes are unpredictable and their causes remain a mystery. The episodes could reflect weakened links between concepts and memory, or, as one psychologist suggests, older adults might have more knowledge to sift through.



ETIQUETTE TIPS FOR BEING A GOOD HOUSE GUEST

Visiting friends or family is a wonderful way to strengthen relationships, but even the closest bonds can be strained if you overlook house guest etiquette. Whether you're staying for a night or a week, these five tips will help you be the kind of guest who's warmly welcomed back anytime.

1. **Communicate Clearly And Confirm Details:** Before you arrive, make sure your hosts know exactly when you'll be coming and going, how long you plan to stay and whether you have any special needs or plans. Avoid springing last-minute changes on them because it helps your hosts plan and it reduces any potential stress.
2. **Bring A Thoughtful Gift:** A small gesture goes a long way. Show your appreciation for their hospitality by bringing a little something, perhaps a bottle of wine, fresh flowers, artisanal baked goods or a unique item from your hometown. It doesn't have to be extravagant; it's the thought that counts.
3. **Be Tidy And Respectful Of Their Space:** Treat your hosts' home with extra care. Organize your belongings, make your bed each morning and offer to help with household chores, such as setting the table or washing dishes. A good rule of thumb: Leave things better than you found them.
4. **Follow Their Routine And House Rules:** Every household has its own rhythm and rules. Be attentive to your hosts' daily schedule, quiet hours and customs, such as removing shoes indoors or feeding pets at certain times. When in doubt, simply ask. Being mindful of their way of life shows respect.
5. **Express Gratitude (during and after your stay):** Say "Thank you" often while you're there, and follow up with a heartfelt note, text or phone call when you arrive home. Express to them how much you enjoyed your visit and how grateful you are for their hospitality.



Being a gracious house guest isn't complicated; it's about thoughtfulness, respect and appreciation. Get these basics right, and you stand a better chance of being invited back with open arms.



BAKED CINNAMON APPLES WITH ICE CREAM

Here is a no-refined-sugar twist on your favorite fall dessert (with a sneaky protein boost in every bite).

Ingredients:

- 4 medium apples (Honeycrisp or Fuji work great)
- 1 ½ tsp ground cinnamon
- ¼ tsp ground nutmeg
- 1 scoop vanilla protein powder (clean, unsweetened)
- 2 tbsp unsweetened applesauce or mashed ripe banana
- 1 tbsp melted coconut oil or grass-fed butter
- 1 tsp vanilla extract
- Optional: a squeeze of lemon juice and a pinch of salt

Instructions:

- Preheat oven to 375°F.
- Core and thinly slice apples, no need to peel them unless preferred.
- In a mixing bowl, whisk together the applesauce, protein powder, melted oil, cinnamon, nutmeg, and vanilla. Toss apples in this mixture until evenly coated.
- Spread the mixture into a baking dish, cover with foil, and bake for 20 minutes.
- Remove foil, stir, and bake uncovered for another 10 minutes, until the apples are soft and golden.

Cottage Cheese Vanilla “Ice Cream” Ingredients:

- 1 cup cottage cheese (low-fat or full-fat)
- 1-2 tbsp maple syrup or monk fruit sweetener (to taste)
- ½ tsp vanilla extract

Instructions:

Blend all ingredients in a high-speed blender or food processor until they are completely smooth and creamy.

Transfer the mixture to a container and freeze for 1-2 hours. For soft-serve texture, stir once halfway through freezing. If it's frozen solid, then let it sit at room temperature for five minutes before scooping it.



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