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Easing Into What's Next

Dear Friend,

The calendar has turned, and with it comes that mix of excitement and reflection that only January brings. Whether you're chasing new goals or simply catching your breath from the holidays, I hope this season feels like a fresh start in the best way.

It's a collection meant to ease you into the new year; not with pressure to overhaul everything, but with gentle inspiration to begin again with intention.

As always, if you or someone you know is planning to buy or sell, or just exploring what's possible in today's market, I'd love to help you start that journey. Whether your next step is big or small, my goal is to make it informed, confident, and stress-free.

Here's to a year that unfolds softly but surely: with purpose, peace, and a little extra light in every corner.

Warmly,
Jim Urban

The Year Of The Soft Start

Some years begin with fireworks; others begin with a whisper.

There is beauty in the quiet beginning, the kind that asks for patience instead of plans and that invites you to breathe before you build.

We are taught to begin with urgency — to reset, to improve and to do better. Yet most meaningful things begin slowly.

JANUARY 2026

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The tide does not rush in, the sun takes time to cross the horizon and the first green shoots of spring appear so gradually that we notice only once they're already there.

A soft start is not about hesitation; it is about honoring the space between what was and what will be. It is the pause that lets us hear our own thoughts again and the moment before the brush touches the canvas.

Strength is in this gentler way of beginning, teaching us to trust the quiet, allowing us to let things unfold without forcing, and reminding us that momentum built with care carries farther than anything rushed.

So begin softly. Open the curtains and let the light in. Tidy one small corner. Take the long way home. Let life reintroduce itself at a pace that feels human.

Need to get Straight Advice on How to Sell a Home in This Market? or Want to Know How Jim Can Negotiate for You Like a "Pit-Bull" When You Find Your Dream Home?

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

HAT TIP FROM YELLOWSTONE



Hold onto your hat — literally! Yellowstone National Park rangers have a message for visitors: While the park's geothermal wonders might take your breath away, don't let them take your hat, too.

As of September 2025, crews have fished more than **10,000 items** out of the park's hot springs and mud pots, including over 300 hats, according to *Smithsonian*. Even the smallest bits of debris, such as peanut shells, can alter the delicate chemistry and temperature of these thermal features.

The lasting effect is a serious issue. During the 1880s, Yellowstone's famous Morning Glory Pool shimmered a deep purple. Today, it's orange and red, largely due to trash being tossed into the spring throughout the years.

With more than 4 million people visiting the park annually, park officials say most "lost" hats are simply victims of the wind. Next time you're in Yellowstone, enjoy the view, but hang onto that hat!



NOURISH YOUR BODY AFTER THE HOLIDAYS

The new year is the perfect time to slow down, simplify and support your body after the busy holiday season.

Skip the crash diets and detox teas. Your body already knows how to reset. This 10-day gentle reset is designed to nourish your natural detox systems, reduce inflammation and restore steady energy during the year ahead.

Your liver leads the process by metabolizing nutrients and filtering toxins. Research shows it relies on two key detox phases supported by amino acids, vitamins C and E, and compounds in cruciferous vegetables, such as broccoli and kale.

A *2023 Nutrients Today* study found that a whole-food metabolic reset improved liver enzymes and antioxidant balance, proving that food, not fasting, drives real detoxification.

Movement matters, too. Gentle, consistent exercise boosts lymphatic flow and lowers inflammation, according to the *Journal of Applied Physiology* and the *American Journal of Physiology*. Even during winter, staying active helps your body cleanse and thrive.

How to reset in 10 days:

- **Hydrate deeply.** Aim for half your body weight in ounces of water daily. Add lemon or electrolytes to aid kidney and liver function.
- **Eat protein.** Amino acids like cysteine and glycine help your liver produce glutathione, your body's master antioxidant.
- **Load up on cruciferous veggies.** Broccoli, kale, and cauliflower contain sulforaphane, which activates detox enzymes and supports hormone balance.
- **Cut added sugar and alcohol.** Both slow down detox pathways and increase oxidative stress.
- **Prioritize sleep.** Seven to eight hours of rest allows your brain's glymphatic system to clear metabolic waste.
- **Move daily.** Walking, stretching, or sauna sessions promote lymph flow and improve circulation.



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!

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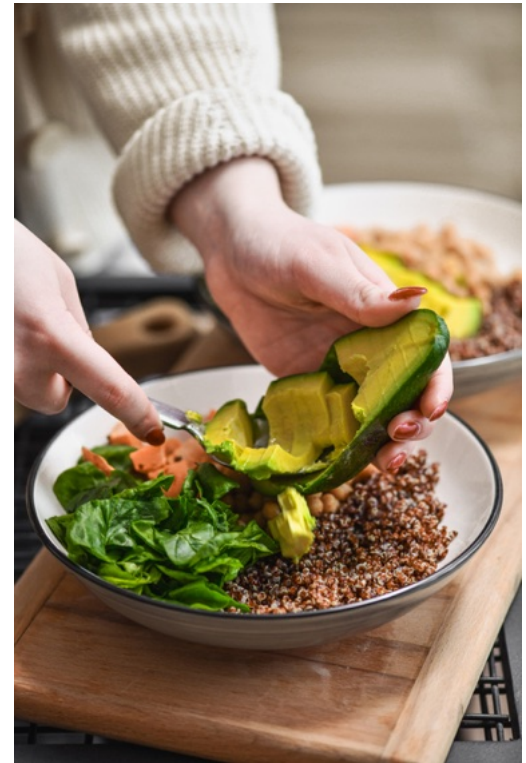
WHY COOKING AT HOME HELPS YOU FEEL BETTER (AND LIGHTER)

Cooking at home saves money and changes how your body processes food. When you prepare a meal, you slow your mind and engage your senses, which trigger what scientists call “cephalic phase digestion.” This is the brain’s signal to the gut that food is coming. Enzymes and stomach acid start to flow, which helps your body digest more easily and absorb nutrients better.

Home cooking also gives you control. Restaurant meals often contain more salt, oil and sugar than your body needs. Cooking your own food means using fresher ingredients and healthier fats, which maintain blood sugar and support gut balance.

Studies in *Public Health Nutrition* show that people who cook most of their meals at home eat fewer calories and maintain a healthier weight over time. You do not need to cook elaborate dishes; simple meals made with care are enough.

Cooking isn’t only about which foods you put on the plate; it’s a way to slow down, become aware and nourish yourself inside and out.



THE HOMEBODY ECONOMY

After years of hustle culture, something shifted. More people are staying in, lighting candles, making dinner and finding joy in slow evenings at home. Economists are calling this shift the “homebody economy,” and it has become a movement; not just a mood.

The pandemic changed how we see our spaces. Homes are now offices, gyms, coffee shops and sanctuaries. Spending money on home comfort items, from weighted blankets to high-end cookware, has soared. Interior designers say clients now prioritize atmosphere over square footage. People want rooms that feel calm and safe where sensory light, scent and texture matter as much as furniture.

Psychologists agree. Studies in the *Journal of Environmental Psychology* link nurturing spaces to lower cortisol levels and greater emotional stability. When your surroundings feel peaceful, your nervous system does, too. House hunters are searching for a feeling in addition to storage or upgrades.

Creating that feeling starts small: Clear clutter, layer soft lighting, add plants or invest in a good candle. A cozy space can change your state of mind within minutes. The homebody economy reminds us that comfort is restoration, not laziness. The more we value that, the better we live and the better we show up for everything outside our doors.



HOW YOUR SPACE SHAPES YOUR MOTIVATION

Some days you sit down to work and everything flows. However, during other days, you struggle to focus and your brain will not cooperate. The difference might be with your environment, not you.

Environmental psychology studies how our surroundings impact our emotion and behavior. Levels of light, sound, scent and even clutter influence the brain's chemistry.

Research in the *Journal of Environmental Psychology* shows that bright, natural light can boost serotonin and alertness; dim, warm light promotes calm and creativity.

Clutter has been linked to higher cortisol levels, the body's stress hormone, which can quietly drain motivation over time.

The spaces we inhabit cue our brains about which kind of energy to bring. A clear desk signals focus, whereas a cozy corner invites rest. Even small sensory details, such as the sound of soft music, the smell of citrus or the feel of a weighted mug, can shift your mood within minutes.

This month, take 10 minutes to audit your environment and then open a window, clear your workspace and add a plant or candle. Tiny changes can create the conditions for big motivation and remind you that the space you build around yourself can be the first step toward the energy you bring into the world.

THE HAPPINESS INDEX

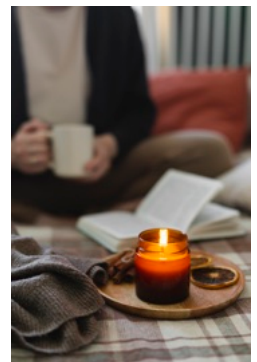
Every year, the same countries top the world happiness charts: Denmark, Norway, Sweden and Finland. Their secret lies in how their residents approach daily life, not the perfect weather or endless amount of vacation days they experience.

In Nordic culture, happiness is built into small habits. *Hygge* is the Danish word for coziness, but it really means creating contentment through presence. *Lagom*, a Swedish word meaning "just enough," encourages balance instead of excess.

Examples are lighting a candle when it is dark outside or sipping coffee with a friend instead of rushing through the day. Although these ideas sound simple, they reflect a deep and science-supported belief that joy comes from moderation, connection and time well spent.

Research in the *Journal of Positive Psychology* shows that everyday feelings of warmth, light and gratitude trigger dopamine, a chemical linked to calm and belonging. And according to studies on "social capital", which is the value gained from one's relationships, connections and sense of community, people who feel a part of a trusted community report higher well-being regardless of their income level.

This month, take a cue from the north: Add one ritual of comfort to your day, such as eat slowly, call someone you care about or light a candle at your desk when the afternoon slump hits. Happiness is not only found in grand moments; it is also found in the ordinary ones, done with intention.



THE REAL REASON YOU'RE OFTEN TIRED

Fatigue is rarely only about sleep. More often, it stems from how your body manages energy through blood sugar, hydration and hormones. When those systems fall out of rhythm, even a full night's rest can leave you drained.

Blood sugar and hormones. When you skip meals or eat foods low in protein and fiber, your blood sugar can drop quickly. The body releases cortisol to compensate, which helps raise glucose but increases stress on your system. Eventually, elevated cortisol can interfere with insulin sensitivity and worsen energy swings. Studies published in *The Journal of Clinical Endocrinology* and *Metabolism and Diabetes Care* show that unstable blood sugar is strongly linked to fatigue, mood changes and reduced alertness.

Hydration and brain function. The brain is nearly 75 percent water, and research in the *Journal of Nutrition* shows that even mild dehydration can impair focus, short-term memory and coordination. A 2023 study in *BMC Medicine* found that consistent hydration supports healthy brain aging and reduces feelings of mental fatigue over time.

Energy balance and recovery. When blood sugar fluctuates or hydration drops, your nervous system perceives stress. Energy is redirected toward survival functions, leaving less of it for clarity, focus and stamina. Research in *Frontiers in Human Neuroscience* highlights that short recovery breaks, steady hydration and balanced meals help the body return to its natural energy rhythm.

What helps. Start the day with protein and fiber to stabilize glucose. Sip water steadily through the morning. Step outside or stretch after meals to support circulation. And recharge your mind via short pauses between tasks.

Sometimes tiredness isn't about needing more, it's about doing less, with intention. When your body feels balanced, your energy does, too.



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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 less and what limits 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 to 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 for 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 thoughtful 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 deciding only to rely on expert advice. The buyer/seller and consultant to appropriately address the problems and 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 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 that in mind, be sure to stand outside your home and take a realistic "fresh look." Then ask yourself, "If I were your agent, what can I do to enhance the 'curb appeal'?" It would make a significant difference in your final sales price, as well as the speed of your sale.

#3 Mistake
Not Appraising 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, tires and toys.
3. Park vehicles away from the property.
4. Trim back the shrubs.
5. Apply fresh, clear paint on your home's wooden fence and railings.
6. Clean windows and window coverings.
7. Maintain sprinkler systems.
8. Maintain caulking 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 gutters clean.
12. Take down out-of-season decorations.

#4 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 for in advance.

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 sold 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?

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-maintained 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 power-washing both your house and roof.
- **Fence or covered patio:** Make sure it's clean and undamaged.
- **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 s/he 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 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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