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Let Love Lead the Way

Dear Friend,

February reminds us that love comes in many forms. It's in the rhythm of a favorite song, the warmth of a pet curled up beside you, the laughter of friends, and the quiet moments of self-care. Even in the heart of winter, love has a way of bringing light and color to our days.

Each piece is a gentle reminder to pause, appreciate, and nurture the connections that make life meaningful. Whether it's with others or within yourself, love has a beautiful way of helping us grow.

If someone you care about is thinking of buying or selling, or if you're simply exploring what's next, I'd be happy to help guide that journey. Together, we can make sure it's a move filled with clarity, confidence, and care.

Wishing you a February full of warmth, joy, and love that lasts all year long.

With care,
Jim Urban

The Music Of Love

What song makes your heart come alive? Maybe it's Bonnie Tyler's "Total Eclipse of the Heart," Whitney Houston's "I Will Always Love You," or the triumphant notes of Beethoven's Symphony No. 9. Whatever your rhythm, music and the heart have always shared a timeless bond, one that science says runs deeper than emotion.

According to Scientific American, music doesn't just move us emotionally; it can physically calm the heart, lower blood pressure, and ease stress.

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The Lancet notes that doctors use musical analogies to teach students to listen more deeply to the heartbeat. Research in *Frontiers in Physiology* shows how sound and feeling are intertwined, even at the cellular level.

Music is more than background noise. It's a language of love that speaks where words can't. A favorite song can spark joy, rekindle connection, and remind you that your heart still knows how to sing.

This Valentine's Day, let music celebrate every kind of love. Dance in the kitchen with your family, sing with friends, or hum a tune while your pet curls up nearby. Send a song that says "I appreciate you" or one that reminds someone they're not alone. Create a playlist of moments that brighten your world, from songs that lift your spirit to melodies that help you slow down and breathe.

Let every note remind you to be present, listen, and feel. Whether it's a gentle ballad, a joyful tune, or the song that makes you smile, let music connect you to what matters most.

Because love takes many forms, and music reminds us to feel deeply, care fully, and keep your heart in tune with life's beautiful moments.

WILL WINTER STAY OR GO?

On February 2, Punxsutawney Phil, Pennsylvania's famous groundhog, will once again peek from his den to deliver his weather forecast.

Groundhog Day traces back to ancient Germanic and Celtic traditions where animals like badgers or bears predicted the seasons. The American version grew from a Pennsylvania German custom.

If Phil doesn't see his shadow, spring will come early; if he does, winter will last six more weeks. Since 1887, crowds have gathered in Pennsylvania to watch Phil emerge and share his timeless prediction.

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A Romantic Valentine's Dinner With Red Sauce

Transform basic pasta and red sauce into a thoughtful and hearty dish that your sweetie will love.

This classic Italian-American red sauce uses canned tomatoes (whole canned tomatoes provide better flavor than crushed canned tomatoes) and is ready in under an hour.

Ingredients:

2 tablespoons extra virgin olive oil
1/2 small white onion, diced
4 cloves crushed garlic (add extra for more garlic flavor)
1/2 teaspoon red pepper flakes (more to taste)
2 teaspoons dried oregano
2 teaspoons dried Italian seasoning
1 can tomato paste (6 ounces)
2 (28 ounce) cans whole peeled San Marzano-style tomatoes
1 large sprig fresh basil *or* 1 tablespoon dried
kosher salt
2 tablespoons unsalted butter

Directions:

- Open canned tomatoes (don't drain). Use an immersion blender or crush by hand with a potato masher and set aside.
- In a large pot, cook onions in olive oil over medium-high heat until soft and translucent.
- Stir in garlic until fragrant and lightly browned. Add red pepper flakes, oregano, and Italian seasoning; cook briefly.
- Add tomato paste and cook for about 3 minutes, stirring until it blends with the oil.
- Stir in tomatoes and juices.
- Add basil and simmer for about 30 minutes to thicken and deepen the flavor.
- Stir in unsalted butter until melted and fully incorporated.



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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THANK A SHEEP: THE ANCIENT STORY BEHIND YOUR SWEATER

When you pull out your winter clothes or remember the hand-knitted sweaters your grandmother made, you can thank the humble sheep. For thousands of years, these animals have provided the wool that humans use to make clothing, blankets, and other essentials.

Humans began selectively breeding woolly sheep as early as 6,000 BC. By the Bronze Age (2,300 to 600 BC), sheep resembling modern breeds were common throughout western Asia. Wool became a major industry in ancient Greece and Rome, where large-scale sheep farming and textile production were well established. As the Roman Empire expanded, the tradition of wool making spread across Europe, the Middle East, and North Africa.

Wool has remained popular for millennia because it is practical and versatile. It was often cheaper and more available than plant fibers like linen, and its durable texture made it ideal for everyday wear. Wool also insulates against both heat and cold, and its natural oils help it resist stains and weather, making it one of the most valuable fibers in human history.

The next time you pull on a soft sweater or cozy blanket, remember that you are wrapped in a story of love, nature, and warmth that began thousands of years ago.



THE TINY HIPPO STEALING HEARTS WORLDWIDE

There's a little heartthrob stealing the spotlight at **Tanganyika Wildlife Park** in Kansas. Meet **Mars**, the chubby-cheeked pygmy hippo calf who's melting hearts with every splash and snuggle. His playful dives, curious glances, and sweet bond with his mom have quickly made him a fan favorite both at the park and online.

Not long ago, **Moo Deng**, the lively baby hippo from Thailand, became a global sensation for her adorable antics. While her viral fame has quieted, Mars is now carrying the cuteness crown, charming everyone who meets him with his gentle spirit and joyful personality.

Beyond all the "awws," Mars has an important role to play. With fewer than 3,000 pygmy hippos left in the wild, he serves as a tiny ambassador for his rare species. His presence helps raise awareness and reminds us how love and care can protect even the smallest creatures.

This February, as love takes center stage, Mars reminds us that sometimes the biggest hearts come in the smallest, squishiest packages.



SELF IMPROVEMENT HACKS TO TRY IN 2026

Self-improvement is one of the greatest gifts you can give yourself. It is not about striving for perfection; it is about progress, purpose, and becoming a little better each day. Every step forward, no matter how small, is a sign of courage and self-respect. Growth comes from patience, curiosity, and a willingness to keep learning. When you choose to invest in yourself, you are not just shaping your future; you are inspiring others to do the same.

Celebrate your mistakes. Everyone slips up sometimes, but mistakes are not failures. They are feedback. Instead of beating yourself up, take a moment to breathe, learn, and move forward stronger and wiser than before.

Set your intentions each day. Start your morning with a few quiet minutes to ask yourself what you want out of the day. What do you hope to feel, achieve, or experience? A clear intention can turn even an ordinary day into something purposeful and fulfilling.

Take a walk, preferably outside. Step away from your desk and get some fresh air. Even a quick walk can clear your head, spark creativity, and boost your mood. A change of scenery is sometimes all it takes to reset your energy.

Wake up early and own your morning. Give yourself the gift of time before the day begins. Enjoy a quiet cup of coffee, stretch, read, or simply breathe. When you start the morning intentionally instead of rushing, you set the tone for calm confidence all day long.

Ask for feedback. Reach out to someone you trust and ask for their thoughts on your work, goals, or progress. Honest insights from others can open new perspectives and help you grow faster than you could on your own.

Recognize your own worth every single day. You bring something unique to the world, and it is worth celebrating. Focus on your strengths, the things you have accomplished, and the qualities others admire in you. On tough days, that self-respect will keep you steady and strong.

Keep building, keep growing. Self-improvement is not about one big breakthrough but the small, steady steps you take each day. Continue to challenge yourself, stay curious, and keep becoming a better version of who you already are. Growth is not a season; it is a lifelong mindset.



GEAR UP SAFELY FOR YOUR WINTER RUN

Cold-weather running can be enjoyable with the right gear and preparation.

Layer Smartly:

Start with a moisture-wicking base, add an insulating mid-layer, and finish with a windproof, waterproof shell. Avoid cotton since it traps moisture.

Protect Extremities:

Wear a hat or headband, neck gaiter, thermal gloves, and moisture-wicking socks.

Gear Up:

Choose a lightweight jacket and a snug, reflective pack for essentials.

Bottoms & Visibility:

Insulated tights keep legs warm while allowing movement. Use a headlamp and reflective gear for safety.

Before & After:

Drink something warm, change into dry clothes, and wear sunglasses to reduce glare.

Winter running builds endurance and mental strength. Stay steady and enjoy the season.



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BARKITECTURE: HOMES DESIGNED FOR OUR FURRY FRIENDS

With more cats and dogs being adopted, “Barkitecture” has emerged as a trend in pet-friendly home design.

For Cats:

Catios, or cat patios, range from simple play boxes to elaborate enclosures with ramps, shelves, and scratching posts for climbing and lounging.

For Dogs:

Features like built-in showers, recessed feeding stations, cozy furniture, and small backyard pools make life easier and more fun. Some even design dog houses beneath their beds.

Barkitecture adds comfort and style, but a pet’s favorite feature will always be your love and attention.





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 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 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 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 that typical agents might not even take the risk of asking. It's important to have an objective outside source ask probing, intelligent questions because discovering what is truly important allows 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 choose to look inside. It's estimated that more than 90 percent of shoppers decide to purchase a home even before they get out of their car. With that in mind, be sure to spend time on your home and take a realistic "fresh look." Then ask yourself: "How would your Agent who can take 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 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 vaults 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.

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, visit 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 power-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 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 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 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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