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Fresh Beginnings for a New Season

Dear Friend,

March arrives with a gentle promise of renewal. The days brighten, the air softens, and the first blooms remind us that even small moments can spark hope and fresh beginnings. Spring invites us to look forward, breathe a little deeper, and enjoy the beauty of growth unfolding all around us.

If someone you care about is thinking of buying or selling, this season is a wonderful time to explore new possibilities. Spring is the perfect time to explore new possibilities. With the right guidance, the process can feel calm and exciting. If you ever want advice or a friendly conversation about next steps, I would be honored to help you or someone you care about move forward with confidence.

Wishing you a March filled with color, renewal, and new beginnings.

With care,
Jim Urban

Where Beauty Blooms: The Global Passion For Orchids

March is the month when the world slowly brightens again. Days stretch longer, the air softens, and early blooms hint that spring is near. Among these first signs of renewal, orchids stand out with their striking shapes and elegant presence.

They shimmer like butterflies, balance like tiny ballerinas, or trail long, delicate petals that flow like silk.

March 2026

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Their scents range from vanilla and chocolate to mint, pepper, roses, and even unusual aromas designed to attract specific insects. To pollinators, they offer clever invitations. To people, they offer beauty and fascination.

March is an exciting time for orchid enthusiasts, who watch their plants closely for new buds and fresh blooms. What was once an exotic rarity has become one of the world's most welcoming and social hobbies. Orchid lovers gather in clubs across many countries to share care tips, celebrate the season's first blossoms, and exchange stories about the varieties they are nurturing.

From California to Malaysia, destinations welcome visitors eager to see some of the 28,000 accepted orchid species, a diversity greater than all birds and mammals combined.

In the 1800s and early 1900s, orchids were so scarce that people undertook risky expeditions to find them, adding to their aura of luxury. Today they are far more accessible, often around twenty dollars, and easier to care for than many expect. They thrive in bright, indirect light with good airflow and mindful watering.

March highlights all they offer, bringing the calm, colorful joy of watching something extraordinary unfold.

THE NUMBER THAT BROKE THE DICTIONARY

If you've heard middle schoolers say Six Seven, you probably asked what it meant and still got nowhere. That is because, for Gen Alpha and Gen Z, 67 means nothing.

They add a dramatic palms-up wobble that also means nothing. That is the joke. Dictionary.com still named 67 the Word of the Year for 2025, thanks to confused adults searching for answers.

Meanwhile, the kids just laughed. To them, the mystery is simply part of the fun.



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

Six Documents Every Homeowner Should Keep On Hand

Homeownership comes with important paperwork, and some records should be kept long-term for financial, tax, and legal protection. These are the documents every homeowner should hold onto.

House Deed

Your deed is the official proof that you own your home. Keep it stored safely for as long as you own the property.

Closing Documents

Keep all paperwork from your home purchase, including loan documents, disclosures, and settlement statements. Hold these throughout ownership and for at least three years after you sell, since they may be needed for tax reporting or to answer questions about the transaction.

Receipts for Home Improvements

Save receipts for major upgrades until three years after selling the home. They help show the value you added and support capital gains calculations.

Mortgage Payoff Statements

Once your mortgage is fully paid, keep the payoff statements permanently. They confirm that the loan was satisfied and protect you if any questions arise later.

PMI Statements and Canceled Checks

If you paid private mortgage insurance, keep statements and proof of payment for three years after the tax year in which you claimed the deduction.

Property Tax Payment Records

Hold on to property tax bills and proof of payment for at least three years. These may be needed during an audit or when verifying deductions.

Why These Records Matter

Most of these timelines match the IRS three-year audit window. If questions come up about ownership, deductions, or the value of your home, these documents provide the evidence you need. Keeping them organized gives you peace of mind and protection in the future.



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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START YOUR EMERGENCY FUND WITH CONFIDENCE

Building an emergency fund can feel tough in today's economy, but every dollar you save puts you in a stronger, more confident position. A 2024 *Bankrate* report shows that many people are still getting started with savings, so you are not behind. What matters most is taking the first step.

Experts often recommend saving six months of expenses, but you do not need to reach that right away. Start by aiming for one month of essential costs. Add up your fixed expenses such as housing, transportation, food, childcare, utilities, and communication services so you know your target. Then open a separate bank account for your emergency fund and set up automatic transfers. Even if reaching that first month takes a year, it is a major accomplishment.

As you save, also work on reducing high interest debt. Some experts, like Anthony Martin of Choice Mutual, encourage a balanced approach, while others, like Dave Ramsey, suggest saving one thousand dollars first and then focusing more heavily on debt. Choose the method that keeps you motivated.

When you reach your first goal, set your next one for three months of expenses. Each milestone increases your stability, peace of mind, and financial confidence. Look for small ways to save, such as cooking at home more often, because these simple choices add up and bring you closer to long term security.



FUN & EASY GARDEN PROJECTS FOR THE KIDS THIS SPRING

Spring is a great time for kids to explore the magic of growing things. These simple projects help them jump in with confidence.

Start Seeds in a Small Patch

Let kids plant easy seeds like peas or sunflowers and watch them sprout.

Create a Themed Garden

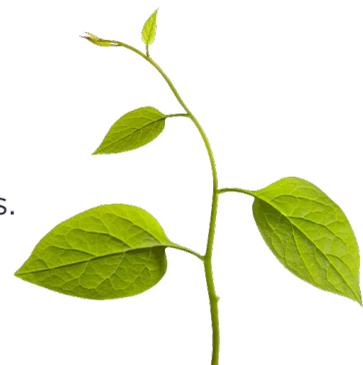
Try something fun like a "pizza garden" with tomatoes, basil, oregano, and favorite vegetable toppings.

Use Eggshell Planters

Start seeds in eggshells for a quick indoor win.

Build a Bee House

Make a cozy spot for pollinators and show kids why bees are garden heroes.



SPRING INTO STRENGTH: A HEALTHIER BACK FOR A PAIN-FREE SEASON

Spring is a great time to refresh your habits and support a healthier back. Most pain builds slowly from everyday strain, but a few mindful changes can help you feel stronger this season.

Posture: Align Your Foundation

Keep your ears, shoulders and hips in line to create a steady base for movement. Good posture helps your body stand tall, and a professional can fine-tune your alignment if needed.

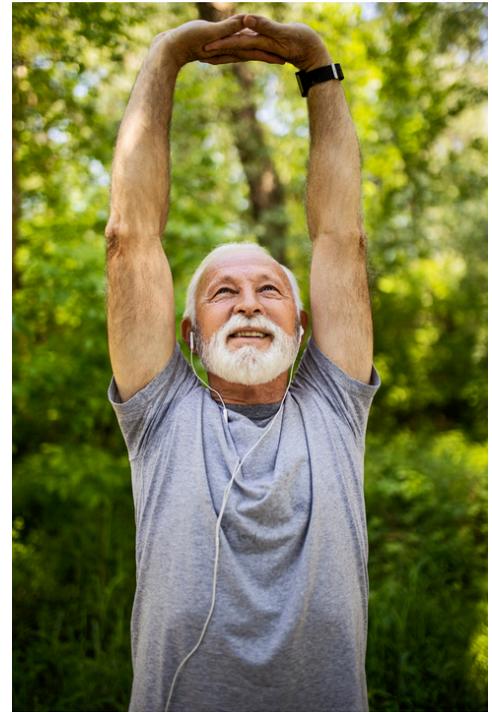
Body Mechanics: Move With Intention

Use the same alignment when bending, lifting or reaching, and keep objects close to your body to avoid strain. Small, intentional adjustments make daily tasks easier and protect your back.

Exercise: Build Strength, Flexibility and Endurance

Start with 10 to 15 minutes of walking, biking or swimming a few days a week and work up to 30 minutes. Improve hip flexibility to reduce stress on your spine, and strengthen your back, hips and core for better support.

With a bit of consistency, you can step into spring feeling lighter, stronger and ready for a pain-free season.



Chicago's Unforgettable St. Patrick's Day Tradition

Chicago's St. Patrick's Day river dyeing is one of the city's most striking and beloved traditions. Each year, boats glide along the Chicago River, releasing an eco-friendly dye that quickly transforms the water into a brilliant shade of emerald green. Crowds line the bridges to watch the color sweep through the current, creating a dramatic and unforgettable scene.

The tradition began in 1962 with the Plumbers Local Union and has since grown into an iconic annual spectacle, drawing visitors from around the world who come to witness Chicago's bold and festive display.



GETTING YOUR BIKE SPRING-READY

The early spring thaw is the perfect time to give your bike a little love. A few small upgrades now can help you roll into the new season with confidence, better performance, and fewer mechanical surprises. Here are six smart checks to kick off your riding year.

Freshen up your tires.

Mountain bike knobs lose their sharp edges over time, which means weaker grip on dirt. Road bike tires tend to flatten across the top, making cornering feel clunky. All rubber hardens with age, so even if your tires look fine, giving them a spring refresh can noticeably improve your ride.

Assess your chain.

Chains stretch with use, and a worn chain can lead to poor shifting, a higher chance of breakage, and faster wear on your chainrings. You can measure for stretch, or simply make chain replacement part of your yearly spring routine. It is a small investment that protects the rest of your drivetrain.

Check your cables.

They control your shifting and braking, and worn ones can snap without warning. Regular inspection and timely replacement help you ride safely and avoid mid-ride problems.

Refresh the brake pads.

Rim brake pads harden as they age and tend to collect grit that grinds against your rims. Disc brake pads can trap debris that eventually gouges rotors. Spring is a great moment to install new pads, and you can even choose options designed for specific rim materials or rough riding conditions.

Swap out worn cleats.

If clipping in feels awkward or clipping out feels inconsistent, your cleats may be past their prime. Worn cleats can even release unexpectedly. Install new ones early in the season when your mileage is low, and enjoy smoother, safer pedal engagement for months ahead.

A little spring maintenance goes a long way. Refreshing these key components now sets you up for smoother rides, safer miles, and fewer surprises. It is an easy way to give your bike a clean slate for the season ahead. Make these checks part of your yearly routine and enjoy the peace of mind that comes with a well-tuned ride.

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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 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 reading in advance whether 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 clients 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 thoughtful questions. They are the type of questions that a typical agent might not even take the time of asking. It's important to have an objective outside source ask probing, insightful questions because discovering what is truly important to the homeowner and consultant to appropriately address the essential concerns from the least 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 90 percent of buyers decide to purchase a home even before they get out of their car. With that in mind, be sure to spend about 10% of your home and take a realistic "tree look." Then ask yourself, "If my agent or agent who can be 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, bikes and toys.
3. Park vehicles away from the property.
4. Trim back the shrubs.
5. Apply fresh, clean paint on your home, wooden fence, and backdoorings.
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, visit 10 to 20, and inspect 5 to 10 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 Fear 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 the buyer). For example, the side-walk 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, busyness of the neighborhood)

If a potential buyer can't form a good mental picture of living in your house - no sale! With this in mind, you 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-maintained yard and a smooth, even driveway reassure potential buyers that you care about your property. A yard that's trim 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 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 knows, 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 untaken 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-packed 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 loan 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. 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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