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April Momentum

Dear Friend,

April arrives with a sense of motion and possibility. The days grow warmer, nature stretches toward the sun, and subtle signs of progress remind us that growth often happens step-by-step. This is a season of momentum, of trusting the process and allowing small efforts to carry us forward.

If you or someone you care about is considering buying or selling, spring continues to be a wonderful time to explore new opportunities. With the right guidance, the process can feel steady, informed, and even enjoyable. If you ever want advice or a friendly conversation about next steps, I would be happy to help.

Wishing you an April filled with growth, fresh energy, and forward momentum.

With care,
Jim Urban

The Painted Lady's Spring Journey

As late March flows into early April, the Painted Lady butterfly begins to appear across the southern United States and California, signaling that the season of movement and growth is well underway.

These butterflies may look delicate, but they are the most determined travelers on the planet, taking part in a remarkable 9,000-mile migration that stretches from Africa's Sahara Desert to the Arctic Circle.

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No single butterfly completes the journey. Instead, the migration unfolds across multiple generations, with each new Painted Lady instinctively continuing the path forward. They rise high into the sky, sometimes thousands of feet above the ground, catching favorable winds that carry them vast distances. Constantly flying, breeding, and laying eggs, they move with the rhythm of the season, responding to rainfall, blooming plants, and opportunity.

Their arrival in early April tells a powerful story of persistence and quiet determination. Progress is rarely fast or immediately visible, yet the Painted Lady shows us how meaningful change unfolds when each generation contributes its part. No single butterfly carries the full weight of the journey, but together they accomplish what once seemed impossible.

The Painted Lady reminds us that growth does not require certainty, only commitment and trust in the process. It happens by showing up, adapting to changing conditions, and trusting the winds that carry us forward, season by season, as small efforts turn into something truly extraordinary over time.

The Diva Of The Produce Aisle

The Honeycrisp isn't just America's favorite apple, it's a diva. Farmers call it the most finicky apple around, and it lives up to the hype. Super-sweet, explosively crunchy, and wrapped in paper-thin skin, it delivers star power in every bite.

That glamour comes at a price. Honeycrisps bruise easily, hate storage, must be hand-harvested, and need constant care. To achieve their signature blush, each apple is even wrapped in reflective sheeting, couture for fruit.

High maintenance? Yes. Worth it? Consumers think so! Honeycrisp has surpassed every major rival to become the apple we love most.



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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?"



Arbor Day Planting Made Simple

Arbor Day is the perfect reminder that a single tree can make a lasting difference. The right tree adds beauty to your landscape, boosts curb appeal, and can even increase the value of your home. With a little planning, planting a tree becomes an investment you and future generations can enjoy.

Before you dig in, choose a location that gives your tree room to thrive. Be mindful of nearby buildings and power lines, and take a moment to picture how your tree will grow over time. Asking the right questions now helps ensure years of shade, color, and enjoyment.

Consider these helpful points when selecting your tree:

Size and shape matter. How tall and wide will the tree become? Columnar trees are great for smaller spaces, while round or V-shaped trees create generous shade for yards and gathering areas.

Seasonal changes add character. Will the tree drop its leaves in winter? Is it suited to the temperatures in your area?

Growth pace tells a story. Fast-growing trees reward you with shade and beauty in just a few years, while slower-growing varieties often live longer and become treasured landmarks.

Match the tree to the site. Make sure the soil, sunlight, and moisture conditions fit the tree's needs so it can grow strong and healthy.

Think about flowers and fruit. Blooming trees can be stunning in spring, but consider where petals or fruit might fall, especially near sidewalks or driveways.

Planting a tree is an act of optimism. This Arbor Day, take pride in choosing a tree that fits your space, your lifestyle, and your vision for the future. It's a small step that leaves a meaningful, living legacy.



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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OPEN-AIR LIVING

Relaxing, attractive, and highly desirable, outdoor living spaces continue to stand out as one of the smartest upgrades homeowners can make.

According to the U.S. Census Bureau's *American Housing Survey*, homeowners spent about **\$827 billion** on home improvement projects between 2021 and mid-2023. That represents a jump of more than **\$200 billion** from the prior two-year period. Outdoor improvements are a significant part of this trend, with leisure-focused projects making up nearly **19%** of all home upgrades, according to *Angi*.

Outdoor living has evolved far beyond a simple deck and grill. Today's homeowners are creating spaces that feel like natural extensions of their home. These may include open-air rooms with seating, dining areas, fireplaces, or televisions. Florida rooms offer bright, climate-controlled comfort year-round, while sunrooms and solariums highlight beautiful views and bring in abundant natural light.

Enclosing a patio or deck is easier than ever. Modern enclosure systems can be customized to fit your space and budget, with options such as vaulted ceilings, skylights, tinted glass, and built-in electrical access. All-season rooms cost more, but they provide the greatest flexibility for year-round use.

Whether you want a peaceful retreat, a place to entertain, or a feature that appeals to future buyers, outdoor living spaces deliver comfort, enjoyment, and lasting value.

Pets May Be The Secret To Staying Sharp And Happy

Owning a pet may do more than brighten your day. It could also help keep your mind sharp. A study from the *American Academy of Neurology* found that long-term pet ownership is associated with better cognitive health and happiness.

The study analyzed data from more than **1,300 adults** in the **University of Michigan's Health and Retirement Study**. According to *CNN*, the strongest benefits appeared among people who had owned a pet for **five years or more**.

Dogs and cats were the most common pets studied, but people who owned **birds, fish, or reptiles** also showed cognitive benefits, suggesting companionship in many forms can be helpful. Researchers emphasize that the findings show an association, not proof of cause and effect.

However, prior research shows pet ownership can reduce stress, blood pressure, and cortisol levels, which may support brain health.



PREMIUM CREDIT CARDS: LUXE PERKS OR HIDDEN TIME TRAPS?

Premium credit cards love to advertise big rewards: Uber credits, airport lounges, luxury hotels, even four-figure welcome bonuses. It can feel like you are missing out if you do not have one.

But those perks come at a cost; annual fees are steep. The American Express Platinum now costs about \$895 a year, and Chase's Sapphire Reserve runs roughly \$795, according to *The Wall Street Journal*. Ultra-premium cards like the Amex Centurion charge thousands more.

Time is the hidden expense. Comparing cards can take hours, and managing perks requires ongoing effort. According to *Kiplinger.com*, about 40% of card benefits go unused.

Nick Maggiulli of *Dollars and Data* argues that, for most people, the payoff is not worth the hassle unless rewards are a hobby.

A simpler strategy works better. Choose one card with benefits you will actually use. If you shop on Amazon, a Prime card delivers automatic rewards. If you travel often, a travel card may be worth the effort.

Before chasing flashy perks, it is worth asking whether they actually save you money or simply encourage more spending. In personal finance, consistency and simplicity usually outperform complexity dressed up as luxury.



THE FIRST TV APRIL FOOL'S HOAX

In 1957, the BBC aired the first successful televised April Fools' prank on Panorama. Broadcaster Richard Dimbleby reported on Switzerland's spaghetti harvest, showing footage of spaghetti growing on trees. He explained that farmers carefully bred the strands to grow the same length and laid them out to dry in the sun. Since spaghetti was uncommon in Britain at the time, many viewers believed the story, and some even contacted the BBC to ask how they could grow their own spaghetti trees.

APRIL FOOLS' DAY





BRING SPRING INTO EVERY ROOM

When we think of spring cleaning, closets and kitchens usually come first. But refreshing your furniture and carpets can make an instant difference, leaving your home feeling lighter, brighter, and cleaner.

Start with your vacuum.

Before cleaning anything else, make sure your vacuum is ready to work. Empty the bag or canister, replace filters if needed, check hoses for clogs, and remove hair or threads from the brush so it actually picks up dirt.

Vacuum everything.

Go beyond the floors. Vacuum carpets, rugs, baseboards, and all upholstered furniture. Remove couch cushions and use the wand to reach into crevices where crumbs and dust love to hide.

Refresh cushions and pillows.

Wash removable cushion covers according to the care label. This simple step can completely change the look and smell of a room. Replace flattened throw pillow inserts for an easy upgrade.

Tackle stains and odors.

Spot-clean stains as soon as you notice them. For lingering odors, sprinkle baking soda on carpets and rugs, let it sit for a few hours, then vacuum. For heavily used areas, consider a steam cleaner or professional service.

Don't forget windows and rugs.

Clean windows, sills, blinds, and curtains to let in more light. Take throw rugs outside to shake out dust, or wash them according to care instructions.

A little extra attention to your soft surfaces can make your home feel refreshed, renewed, and ready for spring.

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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 who 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 the typical agent might not take the time of asking. It is important to have an objective outside source ask probing, intelligent questions because discovering what is truly important allows the homeowner and consultant to appropriately address the problems and offer solutions to the essential objects 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 stand outside your home and take a realistic "tree look." Then ask yourself how your Agent, who you can't see 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 vehicles away from the property.
 4. Trim back the shrubs.
 5. Apply fresh, clean paint on your home, wooden fence, and landscaping.
 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 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 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 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 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 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 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 green washing both your house and roof.
 - **Porch 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 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 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 changes 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. A pre-approval is an actual loan commitment from a mortgage consultant to 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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