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A Fresh Start This May

Dear Friend,

As spring gives way to early summer, the days feel longer and a little lighter. May is a natural turning point, a time when routines soften, conversations linger, and we are reminded that connection, like anything worthwhile, takes intention and care.

If someone you care about is considering buying or selling, this time of year can open the door to fresh opportunities and motivated buyers. Late spring often brings renewed activity and strong interest in the market. If questions arise about pricing, timing, or next steps, I am always here to help. Whether you are simply gathering information or ready to make a move, I would be honored to support you or someone you care about through the process with clarity and confidence.

Wishing you a May filled with connection, warmth, and meaningful moments.

With care,
Jim Urban

The Power Of Reconnecting

Many of us grew up hearing the familiar rhyme, “Make new friends but keep the old, one is silver and the other gold.” Often attributed to Joseph Parry, the 19th-century Welsh composer and musician, its message still feels timely.

As life gets fuller, it is common to lose touch with people we once knew well. Yet disconnection is not inevitable. Building friendships takes real time and care.

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Research published in the *Journal of Social and Personal Relationships* shows it takes about 50 hours of shared time to form a casual friendship and nearly 200 hours to become close friends. Those relationships represent a meaningful investment that does not simply disappear.

Still, many people hesitate to reconnect. Social psychologists Lara B. Aknin and Gillian M. Sandstrom, writing in *Communications Psychology*, found that more than 90 percent of people report losing touch with an old friend.

Over time, familiar connections can begin to feel distant, even when the foundation is still there.

The month of May sits at the edge of summer. It is a season of longer days, lighter schedules, and renewed openness. As we move toward summer, it may be the perfect time to reconsider the connections that once mattered. An old friend is not a stranger. Often, all it takes is a simple message to reopen a conversation.

As the season shifts, consider reaching out. Some of the strongest connections are the ones already waiting to be rediscovered.

Do Video Doorbells Really Improve Home Security?

Video doorbells such as Ring have become a common home feature, allowing homeowners to monitor front-door activity through cameras, motion alerts, and mobile apps. They offer visibility and convenience, but their ability to prevent crime appears limited.

A 2023 analysis by *Scientific American* found little evidence that video doorbells significantly reduce burglaries. While visible cameras may discourage some opportunistic thieves, a 2023 BBC report noted that determined intruders often adapt by avoiding cameras or targeting less-secured entry points.

Where video doorbells stand out is in providing evidence after an incident. Recorded footage has helped law enforcement reconstruct timelines, and partnerships involving Amazon's Ring have made neighborhood video easier to access during investigations. Used thoughtfully, video doorbells can add peace of mind when combined with other home security measures.

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A Sweet Surprise For Mom

Mother's Day is a wonderful chance for kids to show love in a simple, meaningful way. One easy and fun idea is mini pancake stacks with fruit. This cheerful breakfast or brunch treat lets kids help in the kitchen while adding their own creative touch, making the experience just as special as the meal itself.

Ingredients:

- Pancake mix, any favorite brand
- Milk or water, following the mix directions
- Butter or oil for the pan
- Fresh fruit such as strawberries, bananas, or blueberries
- Optional toppings like whipped cream or maple syrup

Instructions:

Mix the batter: Combine the pancake mix and liquid in a bowl. A few lumps are perfectly fine.

Heat the pan: With an adult's help, warm a nonstick pan and lightly coat it with butter or oil.

Cook the mini pancakes: Spoon small circles of batter into the pan. When bubbles appear, flip and cook until lightly golden on both sides.

Build the stacks: Stack a few mini pancakes on a plate and add fruit between the layers or on top.

Add a special touch: Finish with a drizzle of syrup, a dollop of whipped cream, or fruit arranged in a heart shape.

It doesn't have to be perfect. What matters most is the love behind it. Sometimes the sweetest gifts are made right at home. Taking a few extra minutes to prepare something by hand can turn a simple meal into a lasting memory. It's a small gesture that speaks volumes. When Mom sees the effort and care that went into it, she will feel appreciated in a way no store-bought gift can match. Those quiet moments together often become the memories everyone treasures most.

Serving tip:

Serve the pancake stacks on Mom's favorite plate, add a handwritten note or drawing, and bring them to her with a smile. A small glass of juice, coffee, or tea on the side can make the moment feel even more special.



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- The 5 Biggest Mistakes Home Buyers Make
- How to Sell Your Home For the Most Money

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THINKING ABOUT A POOL?

A backyard pool can quickly turn a home into a summer gathering spot for kids, friends, and family. As warmer weather approaches, the appeal of having a place to cool off at home is easy to understand. Before committing, though, it's important to know the full cost involved.

In-ground pools typically cost between \$30,000 and \$70,000 or more, while above-ground options range from \$1,000 to \$7,000. According to *Angi.com*, ongoing expenses include regular maintenance, supplies, higher utility bills, and increased insurance premiums.

Beyond day-to-day upkeep, there are longer-term costs to plan for, such as safety covers, heating, and liner replacement. Vinyl liners average about \$2,350, with installation adding roughly \$2,000. A pool can offer plenty of summer enjoyment, but it's also a long-term investment. Understanding the full picture helps ensure it brings relaxation, not surprises.

That long-term perspective extends to resale value as well. While some buyers see a pool as a desirable feature, others view it as added maintenance. The impact often depends on location, climate, and how well the pool is maintained.

Considering costs, maintenance, and resale impact can help homeowners decide if a pool is the right fit.

Safety Tips For Yard Season

As spring moves toward summer, many people are spending more time outside mowing, gardening, and tackling outdoor projects. While the warmer weather is welcome, it's important to keep safety in mind as activity ramps up.

The American College of Foot and Ankle Surgeons notes that lawn mowers alone cause tens of thousands of injuries each year, often from flying debris or improper footwear. Wearing sturdy, closed-toe shoes, clearing yards of loose objects, and keeping children and pets indoors can help reduce risk.

Ladders are another common source of injury. When trimming trees or cleaning gutters, climb empty-handed and have tools passed up once you're secure. For jobs that require frequent climbing or heavy equipment, hiring a professional may be the safest choice.

As outdoor work increases ahead of summer, using ergonomic tools and lifting heavy items with your legs, instead of your back, can also prevent strain and injury. A few thoughtful precautions now can help ensure a safe, active, and enjoyable season outdoors.



GETTING READY FOR ANT SEASON

As summer approaches, warmer weather often brings ants indoors in search of food and shelter. With a few simple strategies, it's possible to keep them out and enjoy a more comfortable home.

Start with safety

Store ant control products securely and out of reach of children and pets.

Use bait-based solutions

Ant baits help reduce activity by targeting the nest. Using both sweet and protein-based baits near common problem areas can be most effective.

Focus on prevention outdoors

Outdoor baits, repellent sprays around entry points, and keeping patios and walkways clean can help stop ants before they come inside.

Try natural deterrents

Diatomaceous earth, removing scent trails, and strong scents like peppermint or citrus can help discourage ants naturally.

With consistent prevention, ant season doesn't have to disrupt summer plans.



BREAK YOUR PHONE HABIT

It's no secret that phones can be distracting, pulling attention away from work, relationships, and everyday moments. According to *Becoming Minimalist*, most people spend more than three hours a day on their phones and often pick them up again just minutes after putting them down.

The good news is that small changes can make a big difference. Taking a one-day digital break each week can help reset habits and create space to reconnect offline. Tracking phone usage for a month can also be eye-opening, making it easier to see which apps truly add value.

Some people find support through apps designed to reduce screen time. Tools like *Space*, *Flipd*, and *Screentime* help set limits, block distractions during the workday, and encourage more mindful use.

For a simpler approach, a low-tech trick like wrapping a hair elastic around your phone can make mindless scrolling less tempting while still allowing important calls.

Reducing phone use isn't about giving anything up. It's about gaining back time, focus, and presence in the moments that matter.



ON THE RISE: PICKLEBALL



Pickleball has grown from a backyard game into one of the fastest-growing sports in the country, attracting players of all ages. The game blends elements of tennis, ping-pong, and badminton, and is played on a smaller court with solid paddles and a lightweight ball. One defining rule requires the ball to bounce once on each side before volleys are allowed, keeping play accessible, according to pickleball.com.

Invented in 1965 by Congressman Joel Pritchard and two friends as a way to entertain their kids, pickleball has since become a nationwide favorite. According to pickleballportal.com, millions now play each year, with participation spanning generations thanks to its low impact and strategic play.

Beyond exercise, pickleball offers social and emotional benefits. A study cited by *NPR*, conducted by researchers at Texas A&M University, found that older adults who were more engaged in the sport reported greater life satisfaction and a more positive experience with aging.

In 2026, pickleball continues to stand out not just as a sport, but as a way to stay active, connected, and engaged. As its popularity grows, communities across the country continue to invest in new courts and programs to meet rising demand.

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CLEANING TRADITIONS FROM AROUND THE WORLD

In some cultures, cleaning is more than a quick task. It is a shared value and a regular practice. In Germany and Japan, two countries known for their cleanliness, tidying is often intentional, thorough, and deeply ingrained in daily life.

In Germany, cleaning extends beyond the home to fences, sidewalks, and shared spaces. Surveys show Germans spend about three to five hours a week cleaning, with an emphasis on deep cleaning rather than surface tidying. Rugs are cleaned on both sides, and windows may be washed weekly or even daily.

In parts of southwest Germany, a tradition called *Kehrwoche*, or “sweep week,” assigns residents turns to clean communal areas, reinforcing shared responsibility.

In Japan, the principle of *kyomeru* emphasizes purification, balance, and gratitude. Cleaning goes beyond floors and counters to include baseboards and vents, and is viewed as a way to care for both home and mindset.





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 reading the way the 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 whom 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 ask. They will take the time to listen to your needs and take the time to ask probing, intelligent questions before discovering what is truly important to you. The buyer/seller and consultant to appropriately offer the problem and offer solutions to 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'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 sand outside your home and have a realistic "tree look." This is your chance to make a great first impression. It could mean 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 extra cars away from the property.
 4. Trim back the shrubs.
 5. Apply fresh, clean paint on your home, wooden fence, and backdoor.
 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 a 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'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 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, 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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