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Longer Days, Fresh Perspective

Dear Friend,

As June arrives and summer begins, the days grow longer and the pace of life often shifts. This time of year naturally invites us to pause, enjoy the season, and reflect on how the year is unfolding. It is a perfect opportunity to reset where needed and move into the second half of the year with clarity and intention.

Each article is designed to offer something useful, whether it is a small mindset shift, a practical safety reminder, or an interesting bit of seasonal insight. Summer has a way of reminding us that balance matters..

If someone you care about is considering buying or selling, summer often brings motivated buyers and active market conditions. Whether you are simply exploring options or ready to make a move, I am always available to answer questions and provide clear, straightforward guidance.

With care,
Jim Urban

Beat The "Captivity Of Activity" With Rest

As June arrives and summer begins, it is a natural point in the year to take a breath. The first half of the year tends to fill up quickly. Projects, deadlines, family commitments, and daily responsibilities stack up, and before long, staying busy starts to feel normal.

There is a difference between accomplishing something and simply doing something. A full schedule can create the sense that we are making progress, but constant activity does not always lead to meaningful results.

JUNE 2026

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Over time, that pace can leave you feeling rushed, stretched thin, and mentally tired.

Some experts refer to this as the “captivity of activity.” It happens when slowing down feels irresponsible, even when you know you need it. You may think that if you step away for a day, or even an hour, things will start to slide.

In most cases, they will not.

Summer offers a practical opportunity to reset your pace. That does not require major changes. It may simply mean protecting a few hours of uninterrupted time, taking a long weekend, or being more thoughtful about what you commit to.

Stepping back is not the same as falling behind. It is a way to protect your energy and maintain the focus needed for the months ahead. A short pause can help you think clearly and make better decisions. It also allows you to return to your responsibilities with steadier momentum. Small adjustments now can make the rest of the year feel more manageable.

A Simple Habit That Saves Lives

As summer brings more time outdoors and more bike rides, helmet safety matters. A simple precaution can make a meaningful difference.

Helmet use has increased, yet many adults still ride without one, even though the benefits are clear. The *Consumer Product Safety Commission* (CPSC) reports that about one-third of non-fatal bicycle injuries treated in emergency rooms involve head injuries. The *National Highway Traffic Safety Administration* (NHTSA) notes that head trauma remains a leading factor in serious cycling accidents.

Research shows helmets reduce the risk of head injury by about 60 percent.

As you enjoy summer rides, a properly fitted, CPSC-certified helmet is a simple step that helps protect what matters most.

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

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or **"What is My Current Home Worth?"**



One Potato, 7 Ideas

A cold baked potato from last night may not look exciting, but it is actually a versatile, ready-to-use ingredient. With just a few additions, it can turn into a completely new meal. just as special as the meal itself.



1. Creamy Potato Salad

Dice the potato and toss it with mayo or Greek yogurt, a little mustard, chopped celery, onion, and salt and pepper. Add a hard-boiled egg or a spoonful of relish for extra flavor. It comes together in minutes.

2. Crispy Potato Hash

Chop the potato and cook it in a hot skillet with oil or butter until golden and crisp. Add diced onion, peppers, and ham, sausage, or any leftover protein. It works for breakfast, lunch, or dinner.

3. Smashed Crispy Bites

Cut into chunks, gently flatten, and pan-fry or air-fry until the outside is crisp. Top with cheese, salsa, guacamole, or garlic for an easy appetizer or snack.

4. Easy Potato Pancakes

Grate or finely chop the potato and mix with a little egg, flour or cornstarch, salt, and onion. Fry spoonfuls until golden brown and serve with sour cream or applesauce.

5. Shortcut Shepherd's Pie

Dice and combine with leftover ground meat and vegetables, top with cheese, and heat in the oven or microwave until warmed through. Comfort food without the extra prep.

6. Loaded Potato Bowl

Warm the diced potato and top with shredded cheese, steamed broccoli, grilled chicken, or black beans. Add a dollop of sour cream or a drizzle of dressing for a quick lunch.

7. Simple Breakfast Scramble

Cube the potato and fold it into scrambled eggs with spinach, tomatoes, and a sprinkle of cheese. It adds heartiness and turns basic eggs into a complete meal.

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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LOOKING BEYOND THE LISTING



Online platforms like Zillow, Redfin, and Realtor have transformed the way people search for homes. From your couch, you can scroll through photos, take virtual tours, review square footage, compare school ratings, check walkability scores, and view automated value estimates such as a Zestimate. These tools are convenient and useful for getting a broad overview of what is available.

However, relying on them alone can create blind spots.

Accuracy is one concern. Online databases pull from multiple sources, and listings do not always reflect real-time changes. A home may appear active after it has sold, and prices or details can be outdated. In some markets, certain platforms no longer display every MLS listing, so buyers may not see the full inventory. Automated valuations can also miss the mark, overestimating or underestimating true market value.

Fraud is another issue. As reported by *Kiplinger*, real estate scams have increased, including fake listings and spoofed emails that target buyers during transactions, sometimes resulting in lost deposits or compromised information.

There are also details algorithms cannot capture. Off-market listings shared privately among agents may not appear online. Seller motivation, inspection concerns, neighborhood changes, and nuanced comparable sales data require local insight and verification.

Online platforms are excellent starting points. They offer access and convenience, but they are tools, not complete solutions. Pairing online research with professional guidance helps ensure the information is accurate and aligned with your goals.

Sit, Stay... What's Your Name?

With millions of pet dogs in households around the world, certain names consistently rise to the top.

According to *U.S. News & World Report*, Luna currently holds the number one spot, followed by Bella, Charlie, Max, Daisy, Lucy, Coco, Milo, and Cooper. These names remain popular because they are easy to say and suit dogs of all sizes and personalities.

Reader's Digest notes that regional preferences add character, with some areas favoring classic names and others choosing more distinctive options like Moose or Winter.

Trends may change, but choosing the right name remains an important part of welcoming a new companion into the family.



A SMARTER STOVE SAFETY DEVICE

Kitchen fires are a common household danger, especially for older adults living alone. A new device called iGuard, featured at the 2026 Consumer Electronics Show, is designed to help prevent them.

If someone starts cooking and leaves the kitchen, iGuard begins a five-minute timer. If no one returns, the device shuts off the stove or gas line automatically.

Unlike many shutoff devices that rely on motion sensors, iGuard uses radar technology to more accurately detect when someone has left the kitchen.

Caregivers can also receive alerts on their phones and even shut off the stove remotely. The device can also detect unburned gas and turn off the gas supply before it becomes dangerous.

iGuard is designed for electric plug-in stoves and is expected to cost between \$400 and \$500. While it is one of the more advanced stove safety devices available, simple monitoring devices with fewer features can cost as little as \$40.

PROTECT YOUR VISION THIS SUMMER

As summer begins and we spend more time outdoors, protecting your eyes becomes just as important as protecting your skin. Sunglasses are more than a seasonal accessory. They reduce eye strain, improve visibility in bright light, block harmful ultraviolet rays, and help protect the delicate skin around your eyes. They also shield against dust, pollen, and other airborne debris.

When selecting a pair, start with protection. Look for labels that state 100 percent UV protection or UV400. If the protection level is not clearly listed, it is best to choose another option.

Consider visible light transmission, or VLT. Lenses that allow about 20 to 40 percent of light through are well suited for everyday wear. Darker lenses may help in very bright conditions but are not always necessary.

Polarized lenses can reduce glare and enhance clarity during outdoor activities, though they may make some screens harder to read. Both polarized and non-polarized lenses can provide full UV protection.

Larger or wraparound frames offer better coverage by limiting light from entering at the sides. If you wear prescription glasses, look into prescription sunglasses or styles designed to fit over your regular frames.

The right sunglasses should do more than complete your summer look. They should protect your vision every time you head outside.



SUMMER BUG SAFETY

Spending time outdoors is one of the best parts of summer. Longer days and warmer weather naturally draw us outside for walks, hikes, travel, and backyard gatherings. With that added time outdoors comes greater exposure to seasonal pests, but a few simple precautions can help you stay comfortable and focused on enjoying the season.

Ticks

Ticks are commonly found in wooded areas, tall grass, and dense brush. If you plan to hike or explore trails, wear long sleeves and long pants, and tuck pant legs into your socks for added protection. Apply an insect repellent containing DEET and follow the label instructions carefully.

Stick to cleared paths when possible and avoid brushing against heavy vegetation. After spending time outdoors, check yourself, children, and pets for ticks. If you find one, remove it carefully with tweezers by pulling straight out. The *Centers for Disease Control and Prevention* (CDC) recommends cleaning the area with soap and water and monitoring for symptoms such as fever or rash in the weeks that follow.

Bees

Bees are generally not aggressive, but they are attracted to bright colors and sweet scents. When spending time outside, consider wearing neutral clothing and limiting scented lotions or perfumes.

If a bee approaches, remain calm and move away slowly. Avoid walking barefoot in grass, as many stings occur when someone accidentally steps on a bee. If stung, wash the area with soap and water and gently remove the stinger by scraping it away.

Mosquitoes

Mosquitoes are most active in warm weather, especially near standing water. Use an appropriate mosquito repellent when outdoors and consider wearing lightweight, long sleeves during peak times such as early morning and evening.

To reduce mosquitoes around your home, remove standing water from containers, gutters, or planters where they can breed. If bitten, wash the area with warm, soapy water to help minimize irritation.

If you are traveling, it is wise to check local guidance about seasonal pests and recommended precautions. A little preparation can help ensure your outdoor plans stay comfortable and enjoyable.

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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 reading 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, year 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 twice as much interest as 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 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 profound and insightful questions. They are the type of questions the typical agent might not even think the need of asking. It's important to have an objective outside source ask probing, insightful questions because discovering what is truly important allows the buyer/seller and consultant to appropriately address the problem and offer solutions to the essential aspects 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 50 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 "then look." Then ask yourself if your agent would be able 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.

4. Mistake
Making the Move Easy On the Kids

Most often, a move represents an important step forward for the adults in the family because of a new job, promotion, transfer to a different office, or financial success has allowed them to buy a more comfortable home in a different neighborhood.

Moving from one house to another is seldom easy and enjoyable for adults (who 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-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 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 20 to 30 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 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.
2. **When Homes are Overpriced, they**
 - Stay on the market longer
 - May not sell
3. **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 side-walk covering in the master bedroom may not appeal to potential buyers.
4. **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-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

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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 your 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 qualify for the home you want and will lend 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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