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Lessons from the Changing Season

Dear Friend,

There is something about October that encourages us to slow down just a bit. The air turns crisp, the leaves begin their brilliant display, and the changing season reminds us that preparation today makes tomorrow a little easier. It's the perfect time to enjoy the beauty around us while taking a few simple steps to get ready for the months ahead.

Whether you're getting your home ready for colder weather, looking for ways to save money, or simply enjoying all that autumn has to offer, I hope you'll find something here that's both useful and encouraging.

And if you or someone you know is thinking about buying or selling a home before the end of the year, I'd love to be a resource. Fall can be an excellent time to make a move, and having the right guidance can make all the difference. Whether you have questions about today's market or just want to explore your options, I'm always happy to help.

Warmly,
Jim Urban

What Falling Leaves Can Teach Us About Letting Go

Every autumn, trees put on one of nature's greatest shows. Leaves shift from green to brilliant gold, orange, and red before drifting quietly to the ground. It can look like the tree is dying back, but the opposite is true. Letting go of its leaves is exactly how a tree survives the long winter ahead.

The color change is pure chemistry. All summer long, leaves are packed with chlorophyll, the green pigment that turns sunlight into food. As the days grow shorter and cooler, the tree stops making chlorophyll and the green fades away.

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That reveals the yellows and oranges that were hidden underneath all along, while crisp nights and sunny days help create those deep, fiery reds. Then comes the most important step of all. The tree grows a thin layer of cells at the base of each leaf, gently sealing it off until it lets go and falls.

Dropping its leaves protects the tree from losing precious water through the cold, dry months and keeps heavy snow from snapping bare branches. What looks like loss is really careful preparation.

There is a quiet lesson in that. Holding on to everything, all the time, is not the same as strength. Sometimes the healthiest thing we can do is release what we no longer need and trust that the next season will come.

The trees do it every single year. And every spring, they come back greener than before.

If you are looking for straightforward advice on how to sell a home in the current market, or if you want to know how Jim can negotiate like a "Pit Bull" on your behalf when you find your dream home, please visit:

MyHomeValueNow.com

Once there, simply click on either "I'm looking For My Next Home" or "What is My Current Home Worth?"

Small Acts, Big Impact

The fourth Saturday of October is **Make A Difference Day**, one of the largest days of volunteering in the country. It is a yearly reminder that helping others does not require grand gestures. Small, steady acts of kindness are often the ones that matter most.

You don't need a special day on the calendar to pitch in. Check on an elderly neighbor, rake a few extra yards, donate to a local food bank as the holidays approach, or simply offer help to someone who needs it. Little things add up in ways we rarely get to see.

Giving back is good for you, too. Research shows that helping others can lower stress, lift your mood, and build a stronger sense of connection to the people around you. This fall, consider making one small difference. You may find it comes back to you many times over.



Get Your Yard Ready For Winter

Cooler weather is the signal to give your yard a little attention before the first hard frost arrives. A few hours of work this month can protect your lawn, plants, and trees through the cold season and give everything a healthy head start next spring.

Start with the leaves. A thin scattering is fine, but a thick, wet blanket can smother your grass and invite mold and disease. Rake or mow them up, and consider shredding them into free mulch for your garden beds instead of bagging them.

Give the lawn one last mow and a fall feeding. Grass roots keep growing even after the blades stop, so a fall fertilizer helps them store energy for a thicker, greener lawn once the weather warms again.

Protect tender plants and young trees by spreading a few inches of mulch around the base, keeping it slightly away from the trunk itself. Drain and store your garden hoses, shut off outdoor water lines, and cover or put away spigots so they don't freeze and burst when the temperature drops.

Finally, clean your gutters once most of the leaves have come down. Clogged gutters can send water where you don't want it, and in freezing weather that can mean ice dams, leaks, and expensive repairs. A little effort now means far fewer headaches when winter truly settles in.



Beat The Darker Days

Daylight saving time ends on Sunday, Nov. 1, and while gaining an extra hour of sleep sounds wonderful, the earlier sunsets can leave many people feeling tired or low. Shorter days affect our internal clocks, our mood, and our energy, especially through the darkest stretch of the year.

A few simple habits can help you adjust. Get outside in the morning light whenever you can, even for a short walk, to help reset your body's natural rhythm. Keep a consistent sleep schedule, stay active during the day, and open the blinds to let in as much natural light as possible.

If darker days leave you persistently down, drained, or struggling to enjoy things you normally love, it is worth talking with your doctor. Seasonal changes in mood are common and very treatable, and you don't have to simply wait them out.

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- ☒ How Sellers Price Their Homes Free Information!
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FREE NEWSLETTER SUBSCRIPTION!

See Page 7



A photograph showing several pairs of hands reaching up from the bottom, each forming a heart shape. The hands are silhouetted against a bright, warm light, likely from a sunset or sunrise, creating a glowing effect. The hearts are arranged in a cluster, filling the upper half of the frame.

THE QUIET POWER OF GRATITUDE

As the year winds toward the holidays, it is easy to get swept up in everything still left to do. But research keeps pointing to one simple habit with outsized benefits: gratitude. Taking a moment to notice what is going well can genuinely improve your mood, your sleep, and even your health.

Studies have found that people who regularly reflect on what they are thankful for report lower stress, stronger relationships, and a greater sense of overall happiness. The effect does not require anything grand. A short note, a kind word, or a quiet moment of appreciation is often enough.

Part of what makes gratitude so powerful is that it shifts our attention. Instead of focusing on what is missing, we notice what is already here: the people, comforts, and small everyday moments that are so easy to overlook.

This season, consider making it a habit. Thank someone who helped you, jot down a few good things at the end of the day, or simply pause to appreciate a quiet morning. It costs nothing, takes seconds, and tends to give far more back than you put in.

USE AI TO PLAN A BETTER WEEK

Artificial intelligence tools are not just for work. Used well, they can help you organize your life, save time, and take some of the mental load off your busiest weeks.

The key is being specific. Instead of asking for “a meal plan,” try “a simple five-dinner meal plan for a family of four, with a grocery list, nothing too spicy.” The more detail you give, the more useful the answer you get back.

You can lean on these tools to draft a weekly schedule, brainstorm gift ideas, plan a child’s birthday party, or turn a messy to-do list into a clear, ordered plan. Give it your real constraints, such as time, budget, and preferences, and let it do the heavy lifting for you.

Just remember to double-check anything important, like dates, prices, or facts. Think of AI as a helpful assistant that works best with clear direction. The better your instructions, the more time it can hand back to you.



LOWER HEATING BILLS THIS WINTER

Heating is one of the biggest household expenses once the temperature drops. The good news is that shrinking your bill does not require a major investment. A handful of small habits can keep you comfortable and keep more money in your pocket all season long.

1. **Seal the leaks:** Warm air escapes through gaps around doors, windows, and outlets. Inexpensive weatherstripping and caulk can cut drafts dramatically and often pay for themselves within a single winter.

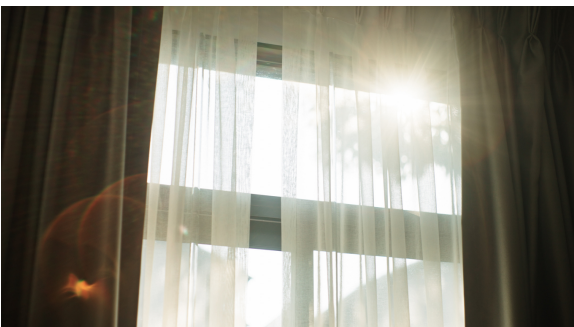
2. **Let the sun help:** Open the curtains on south-facing windows during the day to soak up free warmth, then close them at night to hold the heat inside.

3. **Turn it down while you sleep:** Lowering the thermostat 7 to 10 degrees for eight hours a day can noticeably reduce heating costs. A programmable or smart thermostat handles it for you automatically.

4. **Change the furnace filter:** A dirty filter forces your system to work harder and burn more energy. Check it monthly during heating season and replace it when it looks gray.

5. **Use fans in reverse:** Most ceiling fans have a small switch that reverses their direction. Running them clockwise on low gently pushes warm air back down from the ceiling instead of pulling it up.

6. **Mind the water heater:** Setting it to 120 degrees is plenty warm for most homes and trims energy use without anyone noticing the difference in the shower.



Small changes add up quickly. Stack just a few of these habits together and many households save real money over a single heating season, all without ever feeling the chill. It is one of the simplest ways to stretch your budget while staying cozy through the coldest months of the year.



WHY SPIDERS MOVE INDOORS IN FALL

If you have noticed more spiders around the house lately, you are not imagining things. Fall is peak spider season. As temperatures drop, many spiders seek out warmer, sheltered spots, and males become far more active as they wander in search of a mate.

The good news is that most household spiders are harmless, and they are actually helpful. They quietly hunt the flies, mosquitoes, and other insects you would rather not share your home with. In many ways, a spider or two is a sign your home has fewer other pests.

If you would still rather keep them outside, seal gaps around doors and windows, keep basements and closets free of clutter, and clear away webs when you spot them. Dimming bright outdoor lights at night helps too, since those lights attract the very insects spiders come looking for.

MAKE HALLOWEEN SAFE & FUN

Halloween lands on a Saturday this year, which means more trick-or-treaters, more foot traffic, and a great chance to connect with the families in your neighborhood. A few simple steps keep the night fun and safe for everyone.

If you are handing out treats, keep your walkway well lit and clear of hoses, cords, and decorations that could trip a child in a flowing costume. A lit porch is the universal sign that trick-or-treaters are welcome at your door.

Drivers should slow down and stay especially alert between about 5:30 p.m. and 9:30 p.m., when excited kids may dart out between parked cars. If your own children are heading out, send them with a flashlight or glow sticks, remind them to stick to sidewalks, and add a strip of reflective tape to darker costumes.

Not into trick-or-treating? Consider a trunk-or-treat in a local parking lot, a cozy costume night in, or simply leaving the porch light on to greet neighbors. However you celebrate, Halloween is one of the easiest nights of the year to meet the people right next door.



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[Denver5StarReferralCenter.com](https://denver5starreferralcenter.com)

You can find the specific services you need by using the search tool on the site.





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