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NEWS FROM YOUR REAL ESTATE CONSULTANT FOR LIFE

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Flying in Formation

Dear Friend,

As November settles in, you can hear the season changing before you see it. Geese pass overhead in long, patient formations, the light fades earlier each afternoon, and our attention turns toward home, warmth, and the people we gather with. It is a month that rewards a little preparation and a little gratitude in equal measure.

If someone you care about is considering buying or selling, do not assume they have to wait for spring. Winter often brings less competition and more serious buyers, and this month's issue explains why. Whether you are simply exploring your options or preparing for a next step, I am always here to answer questions and provide clear, straightforward guidance.

Wishing you a warm and wonderful November, filled with good food, good company, and a few quiet moments to enjoy them.

Warmly,
Jim Urban

What Geese Know About Getting There

There is a sound that belongs to November. You hear it before you see anything: a faint, insistent honking somewhere overhead. Then the geese come into view, strung across the gray sky in that familiar V pattern, heading somewhere warmer with the steady confidence of travelers who have made the trip before.

That V is not for show. Each bird flies slightly behind and to the side of the one ahead of it, riding the swirl of rising air that spins off the leader's wingtips. Tucked

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into that updraft, a goose gets a small but constant lift and does not have to work as hard to stay aloft. Researchers have found the birds adjust their position and even the timing of their wingbeats to catch it precisely. The formation lets the flock travel considerably farther than any single goose could manage on its own.

The hardest job belongs to the bird in front, which gets no help from anyone. So the geese trade places. When the leader tires, it drops back into the formation and another bird moves up to take the wind. No single goose carries the flock. They share the burden.

And when one goose has to drop out, sick or wounded or simply spent, others often go down with it and stay until it can fly again or until it cannot.

It is a good thing to consider in November, a month built around gathering. The lesson is not complicated. We go farther in formation than we do alone, and the lead is meant to be shared.

Wherever you are headed this season, I hope you have good company in the air with you.

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?"

Look Up In Mid-November

One of the year's most reliable sky shows, the Leonid meteor shower, peaks around November 17 and 18. On a clear, dark night, expect ten to fifteen meteors an hour.

You are watching very old dust. Every 33 years, Comet Tempel-Tuttle passes through the inner solar system, leaving a trail of debris. Earth crosses it each November, and the particles hit our atmosphere at roughly 44 miles per second, making the Leonids among the fastest meteors we see. Most are no bigger than a grain of sand; the streak is not the particle but the column of superheated air behind it, 50 to 70 miles overhead.

Every few decades Earth crosses a denser clump and the shower becomes a storm. In 1833, observers reported thousands an hour, so thick that people woke their neighbors. It happened again in 1966 and, more modestly, in 2001.



THE GREAT THANKSGIVING THAW

Thanksgiving lands on Thursday, November 26, and the most common holiday cooking disaster starts days earlier, in the freezer. A frozen turkey takes far longer to thaw than most people expect.

The refrigerator method is safest: about 24 hours for every four to five pounds. A 16-pound bird needs roughly four days, so a Thursday dinner starts thawing on Sunday. Keep it wrapped on a tray on the bottom shelf so nothing drips onto other food.

Behind schedule? Submerge the turkey, still in its packaging, in cold tap water and change the water every 30 minutes. Budget 30 minutes per pound and cook it immediately once thawed. Never thaw on the counter, where the outer layers sit at bacteria-friendly temperatures long before the center gives up its ice.

Trust a thermometer over the plastic pop-up timer. The bird is done when the thickest part of the thigh, the wing, and the breast all read 165 degrees, and stuffing must reach 165 as well.

One more thing: Thanksgiving is by far the busiest day of the year for home cooking fires. Stay in the kitchen while the stovetop is on, keep towels and packaging away from burners, and keep children and pets out of the cooking zone.



WHY WINTER CAN BE A SMART TIME TO SELL

Conventional wisdom says wait for spring. It is not bad advice, but it is not the whole picture, and homeowners who list in the colder months often find the season works in their favor.

The biggest advantage is less competition. Inventory typically thins out between November and February as sellers hold off for warmer weather, which means your home has fewer listings to stand out against.

The buyers who are out looking in the cold also tend to be serious. Nobody tours houses in bad weather on a whim. Winter shoppers are often working against a real deadline, such as a job relocation, a lease ending, or a closing they need to complete before the year turns.

Winter also shows a home honestly. A house that feels warm, bright, and comfortable on a dark afternoon in November is making a genuine case for itself.

Pro Tip: Turn on every lamp, open the blinds during showings, and let the heat run a little higher than usual.

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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SHOP SMART THIS BLACK FRIDAY



Black Friday falls on November 27, though the deals will have been running for weeks by then. The sales are real, but so is the pressure to buy quickly, and that combination is where budgets tend to come apart.

Check the price history. Browser extensions and price-tracking sites will show you what an item actually sold for over the past several months. A "50% off" tag means very little if the item was marked down almost as far in September.

Watch for doorbuster models. Some heavily advertised televisions and appliances are built specifically for holiday sales, with lower-end components and slightly different model numbers than the version reviewed online. Compare the exact model number before you commit.

Read the return window. Holiday return policies vary widely, and some retailers shorten the window on clearance items or exclude them entirely. If it is a gift, confirm the recipient can return it without your receipt.

Use a credit card. Credit cards offer stronger fraud protection than debit cards, and many add extended warranty or purchase protection at no cost.

Finally, decide what you are buying before the sales start. A list written in a calm moment is the best defense against a countdown clock on a website.

LEAVING TOWN FOR THE HOLIDAYS?

An empty house over a long holiday weekend is an easy target, and most of the tells are things we do without thinking.

- Put interior lights, and a radio or television, on variable timers rather than a single fixed schedule.
- Stop mail and package deliveries, or have a neighbor collect them daily.
- Wait until you are home to post photos from the trip.
- Ask a neighbor to park in your driveway while you are gone.
- Set the thermostat no lower than 55 degrees and open cabinet doors under sinks on exterior walls.
- Shut off the main water supply if you will be away more than a few days.



THE VITAMIN YOUR SKIN STOPS MAKING

Your body produces vitamin D when sunlight hits your skin, but that process depends on the sun being high enough in the sky. Across the northern half of the country, the sun sits at too low an angle from roughly November through February for your skin to make meaningful amounts, no matter how long you stay outside.

Vitamin D matters more than most people realize. It helps the body absorb calcium and maintain bone strength, supports normal immune function, and has been linked in research to mood regulation. Low levels are common in winter and often go unnoticed, since the symptoms tend to be vague: fatigue, aching muscles, low mood, or getting sick more often than usual.

Food helps fill the gap. Fatty fish such as salmon, mackerel, and sardines are the best natural sources, and fortified milk, orange juice, cereals, egg yolks, and some mushrooms all contribute.

Supplements are an option for many people, but the right amount varies considerably depending on age, skin tone, medications, and existing levels. A simple blood test can tell you where you stand. If you have been dragging through the last several winters, it is a reasonable thing to ask your doctor about at your next visit.

WHY LEFTOVERS TASTE BETTER

There is a reason the Friday after Thanksgiving is some people's favorite meal of the year. Certain dishes genuinely do improve overnight, and food scientists have a good idea why.

Time lets flavors migrate. In a stew, a casserole, or a pan of stuffing, fat-soluble and water-soluble compounds keep moving through the dish long after the heat is off, spreading seasoning that was concentrated in one spot when it left the oven.

Starches keep absorbing liquid, thickening sauces and softening edges. Sharp notes from onion and garlic mellow as their volatile compounds break down.



It works best on slow-cooked, saucy, well-seasoned foods. It does not work on everything. Fried foods lose their crisp, greens go dull, and anything that depended on contrast in texture tends to give it up in the refrigerator.

There are a few safety rules to remember. Get leftovers into the refrigerator within two hours of serving, store them in shallow containers so they cool quickly, and consume them within three to four days. Reheat to 165 degrees.



DON'T ALWAYS TRUST THE VOICE ON THE PHONE

A grandmother gets a call late at night. It is her grandson, clearly upset, saying he has been in an accident in another state and needs money for bail before anyone finds out. The voice is unmistakably his. It is also not him.

Artificial intelligence can now clone a convincing version of someone's voice from a very short sample, and short samples are everywhere: social media videos, voicemail greetings, podcasts, and school performances. Scammers have taken a very old confidence trick, the family emergency call, and given it a voice you love.



The defenses are simple and worth setting up before you need them. Agree on a family code word, something no stranger could guess, and ask for it if a call ever feels wrong. Hang up and call the person back on the number you already have for them; if you cannot reach them, call someone else in the family before you do anything else.

Above all, treat urgency itself as the warning sign. These calls are built to keep you from stopping to think, and they almost always come with a demand for secrecy and an unusual payment method such as gift cards, wire transfers, or cryptocurrency. Real emergencies survive a five-minute pause. Scams rarely do.

If you are looking for a business that provides exceptional service, Jim offers access to his 5-Star Referral Center. To see the businesses Jim refers to his own family, friends and clients, please visit:

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

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

STAY WARM, STAY SAFE

The first cold snap sends most of us straight to the thermostat, the fireplace, or the space heater in the hall closet. Heating equipment is one of the leading causes of home fires each winter, and nearly all of those fires are preventable with a little attention before the cold really sets in.

Give space heaters room. Keep at least three feet of clear space around any portable heater, and keep it away from bedding, curtains, and furniture.

Test your detectors. Smoke alarms and carbon monoxide detectors both belong on every level of the home and near sleeping areas. Carbon monoxide is odorless and invisible, and furnaces, fireplaces, and gas appliances are all potential sources. Press the test button on each one and replace the batteries now, while you are thinking about it.

Change the furnace filter. A clogged filter makes your system work harder, run longer, and cost more. It is a five-minute job that pays for itself over a season.





SMART ADVICE FOR YOU AND THE PEOPLE YOU CARE ABOUT

When You Have A Thought About Living in A New Home



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Jim Urban
Urban Companies Real Estate
225 Union Blvd Suite 150
Lakewood, CO 80228

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